



**Asia-Pacific
Economic Cooperation**

Advancing Free Trade for Asia-Pacific Prosperity

APEC Economic Policy Report 2020

Structural Reform and
Women's Empowerment





**Asia-Pacific
Economic Cooperation**

2020 APEC ECONOMIC POLICY REPORT

Structural Reform and Women's Empowerment

Economic Committee

November 2020

NOTE:

The terms “national”, “nation” used in the text are for purposes of this report and do not imply the “political status” of any APEC member economy.

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PREFACE

Full and equal participation of women in the labour force has wide-ranging social and economic benefits. The cost of women's lost economic potential is high and hence collective commitment and actions are needed to address structural barriers and policy gaps affecting women's participation in the economy.

While there have been notable improvements in women's economic participation and inclusion in APEC economies, women still face more barriers than men in their pursuit of economic opportunities and security. Across all APEC economies, women's labour force participation in the APEC region has been declining in recent years. Less than half of APEC economies have instituted laws on equal pay for men and women doing equal work or work of equal value, as well as laws prohibiting discrimination to access to credit based on gender. Similarly, many women face adverse conditions for career advancement. For example, regulations in many APEC economies do not provide for guarantees for an equivalent position to women upon return from maternity leave.

The 2020 APEC Economic Policy Report (AEPR) provides an opportunity for APEC member economies to collaborate and build meaningful policy recommendations that further our efforts to realise women's full economic potential and comprehensive integration into the region's economy. The 2020 AEPR on Structural Reform and Women's Empowerment aims to build capability in APEC economies to identify and implement structural reforms and supporting policies that empower women to engage fully and equally in economic activities, thereby contributing to inclusive growth and sustainable development.

Australia and New Zealand have generously provided the funding for this year's report. I would particularly like to express my gratitude to Australia and Canada for co-leading the core team, and to the other core team members: Indonesia; Japan; Malaysia; Mexico; New Zealand; Russia; Chinese Taipei; the United States; and Viet Nam. I also thank the APEC Secretariat for its valuable advice and the APEC Policy Support Unit, which did an excellent job of managing the overall production of the report. The report was written by Rhea Crisologo Hernando and Carlos Kuriyama from the APEC Policy Support Unit and Made Suardhini, Widdi Mugijayani, Ida Ayu Erica Pramesty Utami, Nur Afni Panjaitan and Risa Bhinekawati from the consulting firm Presisi Indonesia. Estiana Cahyawati, Erizqa Mahardhika, Putu Gede Bhismananda, Nabilla Salma, Hertini Sangaprila, Indah Putri Andin and Kinanti Zukhrufijannah Patria provided excellent research assistance. This report has also benefited from the peer-review and technical inputs of the members of the APEC Economic Committee (EC) and the Policy Partnership on Women and the Economy (PPWE), as well as the Organization for Economic Co-operation and Development (OECD).

I sincerely hope the information and recommendations in the 2020 AEPR will help to assist APEC economies to implement measures to tackle the challenges affecting women's economic participation in the region.

James Ding

Chair

APEC Economic Committee

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EXECUTIVE SUMMARY

This policy report delves into the structural reforms that APEC economies have implemented and enforced in the last 20 years to enable the full participation and inclusion of women in economies and societies. It identifies measures undertaken in five areas that are critical to support women's economic empowerment: (1) access to education, training and skills; (2) access to credit and financial services; (3) maternity leave, return to work and access to childcare support; (4) employment restrictions and practices; and (5) freedom from violence and freedom of movement.

In general, the female labour force participation (FLFP) rate in the APEC region has been on a slight declining trend since the mid-2000s, in tandem with global trends. Nevertheless, in terms of employment levels, women have been able to narrow the gap with respect to men. In 1990, only 65 women were working as employees for every 100 male employees. Now, there are 78 female employees for every 100 male employees. Furthermore, while the proportion of female-to-male employers is still low at around 35 female employers for every 100 male employers, this is much higher than the levels in the early 1990s at around 23 female employers for every 100 male employers.¹ These numbers suggest that women have been able to access better work opportunities, while the chances to advance to managerial or leadership positions have improved.

The game changer over the course of women's lives is, and has always been, equal access to education and employment, affordable childcare services, support mechanisms to counter violence, and leadership positions.

The majority of APEC economies have introduced or amended laws and regulations to mandate non-discrimination in access to education, training and skills development, safeguard the rights of girls and women to inheritance and ownership of properties, ensure that women can secure a job in the same way as men, prohibit discrimination in hiring based on gender, and protect women from domestic violence and harassment, including in the workplace.

However, the road to women's economic empowerment—despite the good intentions—still face many challenges. Many laws and policies still need to be enacted, implemented and enforced in the APEC region, to increase women's participation in the fields of Science, Technology, Engineering, and Mathematics (STEM); widen women's access to labor and credit markets in a similar way to men; establish support mechanisms such as affordable childcare services and paid maternity, paternity and parental leaves and ensure equal pay for equal work or work of equal value to encourage women to enter and stay in the labor force; eliminate discriminatory policies and practices to facilitate women's representation in leadership roles in both public and private sectors; and respond to socio-cultural biases and mindsets that often lead to women shouldering a disproportionate share of unpaid care and household responsibilities.

The COVID-19 pandemic has added another layer of complexity, particularly in the pursuit of women's equal access to employment and protection from violence. The economic fallout from the COVID-19 pandemic has forced the shutdown of a significant number of micro, small and medium enterprises (MSMEs), where women are more likely to be represented. MSMEs have

¹ Based on data sourced from International Labor Organization (ILO) and the World Bank's World Development Indicators (WDI).

to deal with substantially lower demand translating into cash flow shortages and continued rental and utilities expenses amid tighter credit conditions. Women are also more likely to work in affected sectors such as travel and tourism, retail, and accommodation and food services that require face-to-face interactions where telecommuting is not an option. In addition, women are likely to outnumber men in the informal economy, where health and unemployment insurance are non-existent, making them more vulnerable to business closures.

Exacerbating the risks to women's employment is the greater share of domestic responsibilities that women often shoulder. The imposition of lockdown measures covering schools and offices could mean that employed women will also perform childcare and household tasks while working from home, affecting their productivity, while some may be forced to give up paid work altogether.

The pandemic has also given rise to another effect: lockdowns have contributed to an increase in the number of cases of violence against women, which may be caused by heightened stress from confinement combined with financial strains from job and income losses. The sizeable reduction in manpower and other resources amid the spread of COVID-19 has adversely affected the provision of support services and temporary shelter to women victims, which can result in victims being confined with their abusers.

More than at any other time, the current economic downturn brought about by the pandemic should spur APEC economies into action, by re-examining policy priorities and enacting appropriate policy responses. These policy initiatives may address, for example, short-term unemployment and credit issues, while laying the groundwork towards the refinement and reform of existing laws and regulations and their enforcement to make them more relevant, inclusive, effective and growth-oriented.

Policy Recommendations

In terms of the structural reform process, **good policies stem from good data**. Good policies to improve women's access to education, employment, credit and leadership roles to advance women's empowerment, are informed by credible and updated sex-disaggregated data. Collecting and producing sex-disaggregated data requires appropriate systems to support and manage data collection; capacity building to include a gender perspective in surveys, data-gathering and analysis; closer communication and coordination between statistical and gender experts; and allocation of resources to support data collection, follow-ups, review and sustainability.

Furthermore, government commitment, in particular at the highest level of policy decision-making remains crucial. **Leadership shown through political will to advance women's economic empowerment** will facilitate the enactment of laws and regulations that help ensure access and opportunities for women across economic sectors. Likewise, leadership could enable the articulation of a "whole-of-government" approach to implement effective policies to improve women's economic empowerment. These policies usually require the participation of several government agencies for effective implementation and enforcement.

Strengthening public and private partnerships, including with community-based organizations, women's rights groups, and non-governmental and international organisations, is also important in the structural reform process. They play an important role in the design and

implementation of initiatives with the intention of opening up more opportunities for women and helping them to achieve their full potential.

Besides the recommendations on the structural reform process, this report has brought to the fore general recommendations for APEC economies to consider over the medium to long term, keeping in mind that the prioritisation of policies depends on economic conditions and other economy-specific factors; and specific recommendations that have arisen due to the adverse impact of the COVID-19 pandemic, including on women's employment, income security, and protection from domestic violence, which are urgent and actionable in the near term in many economies.

The general recommendations in this report also prioritize **enhancing women's participation in STEM fields, which has become more urgent in this technology-intensive, fourth industrial revolution era**. Policies could target the concerns of women's low participation in STEM programmes. More than two-thirds of women are currently employed in low and medium-skill jobs and these types of occupations are those that are most vulnerable to automation, as they involve tasks with repetitive features. It is also important to allocate dedicated resources for women in STEM fields in the form of research and scholarship grants, for example.

In terms of equal access to credit, there is a need to expand women's access to assets and credit, including financial products and services. It is important **to widen women's access to credit by prohibiting discriminatory policies, reforming discriminatory laws and regulations and addressing biases** by for example, eliminating the dual constraints of creditor discrimination based on gender and marital status. Access to credit provides women with income and security, affecting their decision and ability to engage in economic undertakings that could impact present and future socio-economic conditions, for themselves and their households.

APEC economies could also do more **to increase women's representation in political decision-making roles and managerial positions by adopting and implementing laws and good practices to support work-family balance and address discrimination and violence against women**. Women's representation in political decision-making is essential to facilitate the formulation, implementation and enforcement of policies aimed at ensuring equal rights and opportunities.

It is critical **to protect women's freedom from violence and harassment**. Although a majority of APEC economies have laws that protect women from domestic violence and harassment, there are associated concerns related to enforcement and reporting mechanisms that result in women remaining vulnerable at home, in public areas and at the workplace. In fact, enforcing laws that prohibit sexual harassment and domestic violence will support the use of women's full potential, facilitating their increased contribution to economic activities.

The report suggests **paying special attention to enforcement efforts, in addition to the implementation of laws and regulations**. Women are still behind men in terms of enjoying the same economic opportunities, in part because what it is reflected in the laws and regulations (*de jure*) is not necessarily the same as what it is happening in reality (*de facto*).

Equally important is **to ensure inclusiveness in terms of opportunities and access, mindful that women from vulnerable groups may face additional layers of discrimination**. There

are prevailing issues of significant gaps in employment rates affecting indigenous women, those living in rural and remote areas, culturally and linguistically diverse women, and women with disabilities. These factors aggravate issues on lack of opportunities and access available to women.

APEC could be a venue to help shape the agenda on women's issues in the region. Through its relevant sub-fora, APEC could be at the forefront of the discussions on issues aiming to improve women's economic empowerment and guide member economies towards the implementation of policies aimed at increasing women's participation in economic undertakings. APEC could enable the discussion of good practices and help economies to learn from successful experiences.

While the general recommendations contained in this report suggest policy interventions to advance women's economic empowerment and sustain efforts well into the medium and long-term, this report also tackles the current reality of a COVID-19 pandemic and its near-term impact on women. The pandemic has accentuated the gender divide in all socio-economic aspects that affect women's empowerment: employment opportunities, credit access, digital skills, share of unpaid work, and vulnerability to violence, among others.

Amid the ongoing COVID-19 pandemic, it is recommended that the government and private sector work together **to implement policies that support training for women to have the necessary digital skills to help them to cope with the new normal post-pandemic.** Related to this, programs and other mechanisms could be put in place to support women to complete skills training while balancing care and household responsibilities. Affordable childcare services could complement the provision of skills training as well as the implementation of flexible and remote working arrangements to maintain productivity and encourage women and men, and particularly those who are parents, to stay in the labour force.

Ensuring support for MSMEs is critical. MSMEs, many of them owned or led by women, are exposed to liquidity and solvency risks as the significant cutback in demand amid movement restrictions has adversely affected business operations. Immediate policy actions that ensure continued flow of credit to MSMEs, including liquidity injections, rental and utility subsidies, loan restructuring and deferment of payments, tax relief measures, and other loan and credit guarantees could help them to stay afloat, minimising the risk of an entire household going into poverty.

Assessments by the UN of an additional 15 million cases of domestic abuse for every three months of lockdown (UNFPA 2020) combined with reports of increased calls to crisis centres in some economies during the pandemic give additional urgency to the issue of domestic violence. **Policies on violence against women should be enforced, along with ensuring that resources remain available for victims.** Policy coordination between the central government and local governments should be strengthened to facilitate enforcement and monitoring of existing laws, allowing authorities to act in an immediate manner to protect women from violence.

Finally, it is relevant **to support the continuation of flexible and remote working arrangements adopted in some economies to ensure continued labour productivity during COVID-19 lockdowns and the implementation of social distancing measures.** As a result, flexible work arrangements have become more widely accepted and offer greater opportunities for women and men to balance work and responsibilities at home, or more easily re-enter the

workforce after childbirth. However, it is imperative that flexible work arrangements are coupled with access to affordable childcare services to help women who have to shoulder a disproportionate burden of care work to maintain productivity levels and stay in the labour force.

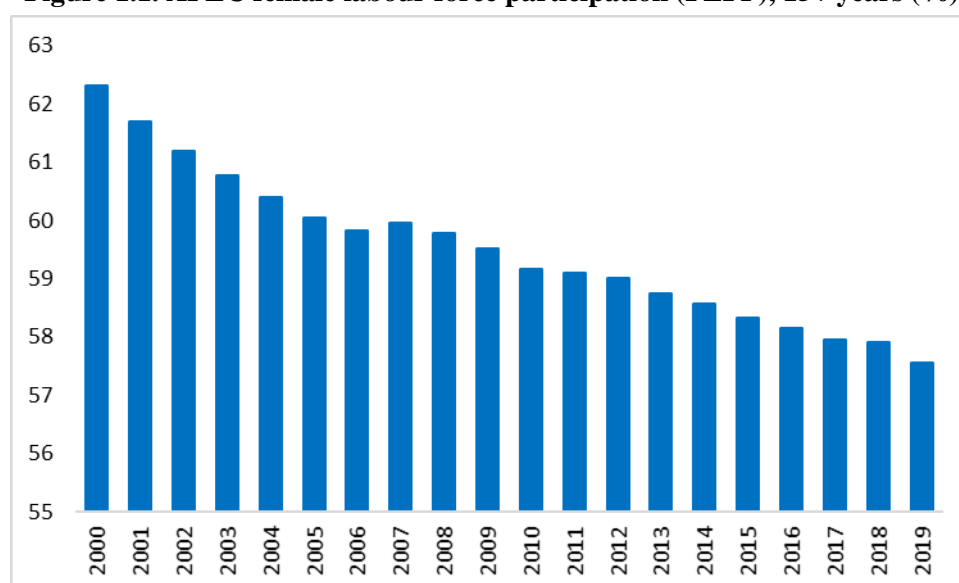
APEC economies have been at the forefront of designing policies that seek to encourage increased labour force participation of women and advance women's economic empowerment. There has been significant progress in the last two decades. Nevertheless, inadequate laws, regulations and policies, gaps in implementation, as well as weaknesses in enforcement and monitoring, need to be addressed for women to actively and fully participate in the economy. Cultural biases need to be confronted by raising awareness on gender equality and promoting diversity and women's empowerment across all economic sectors. The inclusion of women in economic, financial, social and political activities will not only empower them, but will also power economies toward growth that benefits all.

PART 1: INTRODUCTION AND OVERVIEW OF STRUCTURAL REFORM AND WOMEN'S ECONOMIC PARTICIPATION IN THE APEC REGION

A. TRENDS IN WOMEN'S ECONOMIC PARTICIPATION

The APEC region has seen a general downward trend in female labour force participation (FLFP) over the last two decades, from 62.3 percent in 2000 to 57.6 percent in 2019 (Figure 1.1). The decline in the proportion of economically active women could be attributed to a range of factors spanning the lifecycle of women, with access a key theme across those factors. The factors could include access to education, and access to assets and family income. Other factors, such as gender-related discriminatory practices affecting employment opportunities and career advancement, access to credit, ability to start a business or enter a contract, as well as availability of affordable childcare and eldercare services, could make a difference as well.

Figure 1.1. APEC female labour force participation (FLFP), 15+ years (%)



Note: Weighted by population.

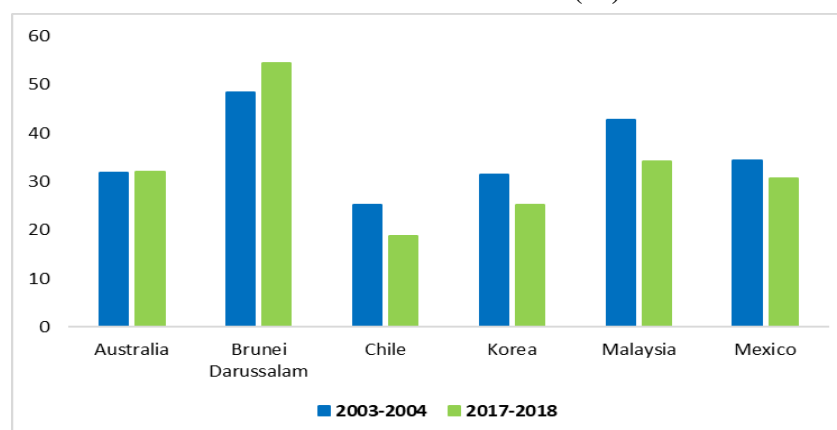
Source: World Bank's World Development Indicators (WDI).

Access to education

Women's access to early education in APEC has remained generally unchanged over the last 20 years, with the percentage of female enrolment in primary school moving within the narrow range of 47 to 48 percent. However, the participation of women enrolled in tertiary education declined from 59 percent in 2000 to 53 percent in 2018, despite the fact that the number of female students in tertiary education increased by 3.1 percent per year between 2000 and 2018.

The engagement of women in science, technology, engineering and mathematics (STEM) also remains limited. Although data on female STEM graduates in the APEC region are available only for few economies, the information that does exist reflects a relatively low proportion of female tertiary graduates from STEM programmes, with only one economy recording slightly more than 50 percent participation over the past two decades (Figure 1.2). In fact, the available data on APEC economies reveal a general decline in female graduates in the STEM fields in the period 2017–2018 compared to 2003–2004. This is cause for concern because science, problem-solving, and technology-related innovation could benefit from the diverse approaches and perspectives that women bring to the field.

Figure 1.2. Proportion of female tertiary graduates from STEM, selected APEC economies (%)



STEM=science, technology, engineering and mathematics.

Note: Figure shows female graduates from STEM programmes as a percentage of total female graduates.

Source: UNESCO Institute for Statistics.

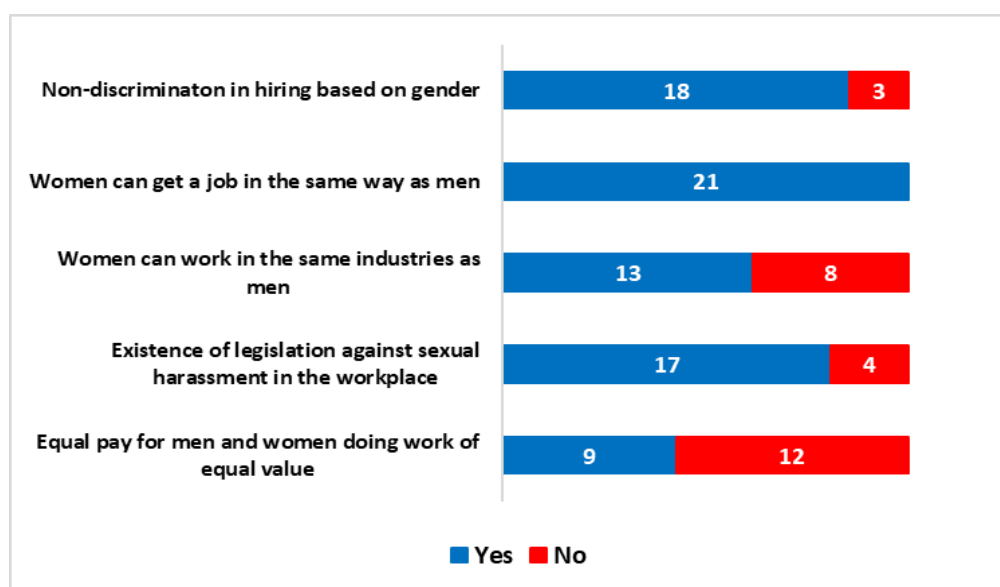
Access to employment

Employment practices and conditions determine the opportunities available to women, affecting their entry to and exit from the labour market. Non-discriminatory hiring practices could help improve women's labour force participation. In the APEC region, a majority of the economies have already established laws against discrimination in hiring based on gender, and in theory, women can get a job in the same way as men in all APEC economies (Figure 1.3). However, in some economies, certain industries or occupations remain closed to women. Only 13 economies do not impose such restrictions.

Upon joining the workforce, women's continued participation could be affected by other factors. For example, the existence of laws against sexual harassment in the workplace contributes to a woman's decision to continue to work. Another persistent issue is the gender pay gap. As of 2020, nine APEC economies had instituted laws on equal pay for equal work or equal pay for men and women doing work of equal value, an improvement from four APEC members in 2000.²

² The list includes: Australia; Canada; Japan; Peru; The Philippines; Russia; Chinese Taipei; Thailand; and Viet Nam.

Figure 1.3. APEC women's employment opportunities and conditions in 2020
(no. of APEC economies)

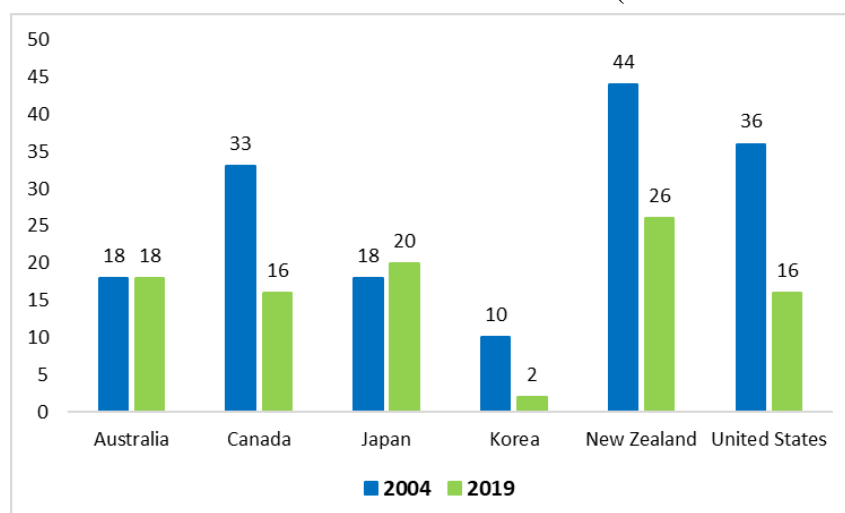


Source: World Bank 2020 and Economy Sources.

Other conditions also affect a woman's decision to stay in the labour force. Legislation that guarantees paid maternity and paternity leave helps in providing adequate support to women, which can enable them to balance family and work responsibilities. Between 2000 and 2020, the number of APEC economies that have mandated paid maternity leave of at least 14 weeks doubled from 6 to 13 members, while those that provide any sort of paid paternity leave went up from 2 to 15 economies.

Cost of childcare services can also influence a woman's decision to return to work after giving birth. If the cost of childcare is high relative to income, women may opt to stay home and take care of the children. Net childcare fees as a percentage of net household income show a general downtrend in available data from selected APEC economies (Figure 1.4), with childcare fees going down by around 10 percentage points between 2004 and 2019. However, childcare costs still account for almost 20 percent of net household income in APEC.

Figure 1.4. Net childcare cost in select APEC economies (% of net household income)



Source: Organisation for Economic Co-operation and Development (OECD) database.

Access to assets and credit

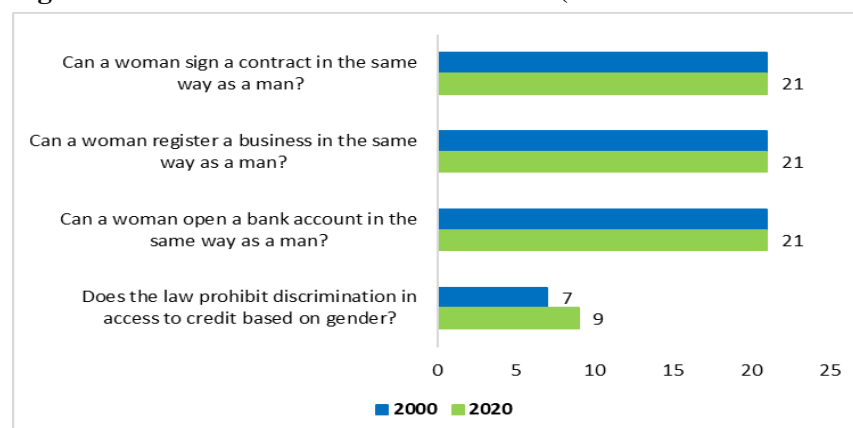
In terms of access to assets, sons and daughters have equal rights to inherit assets from their parents in 18 out of 21 APEC member economies. The same number of economies grant male and female surviving spouses equal rights to inherit assets. Men and women also have equal ownership rights to immovable property in 19 APEC economies.

Access to assets is crucial for women's economic security and financial independence, mainly because it affects their decision and, often times, their ability to undertake economic activities that could have an impact not only on their own socioeconomic condition, but also on that of the family as a whole. For example, a woman with access to assets could use them as collateral for a loan to start a business, which could increase the household's income.

Parallel to formal employment, some women are engaged in other economic activities, particularly entrepreneurship. It is important to encourage this by providing the necessary access to capital and finance, and enacting legislation allowing them to enter into a contract and register a business. In this regard, all women in APEC economies can sign a contract, register a business and open a bank account in the same way as a man, which could suggest that women have unhampered access to government and banking institutions within their respective economies. However, access to credit remains a concern, with only a minimal increase of two APEC economies putting in place laws prohibiting discrimination in access to credit based on gender between 2000 and 2020 (Figure 1.5).

Compounding the gender-based discrimination in access to credit is discrimination based on marital status. Only 7 of the 21 APEC economies have laws against credit discrimination based on marital status. Women's access to credit is further aggravated by the dearth of credit bureaus in the APEC region that collect information on microloans, retail loan satisfaction and utility bill payments. These kinds of information could be helpful to small- and medium-sized enterprises (SMEs), many of which are owned by women, who wish to gain access to credit. For credit providers, such information could help them capture the creditworthiness of small borrowers, particularly those with insufficient credit records (APEC 2019d).

Figure 1.5. Access to institutions and credit (no. of APEC economies)



Source: World Bank 2020.

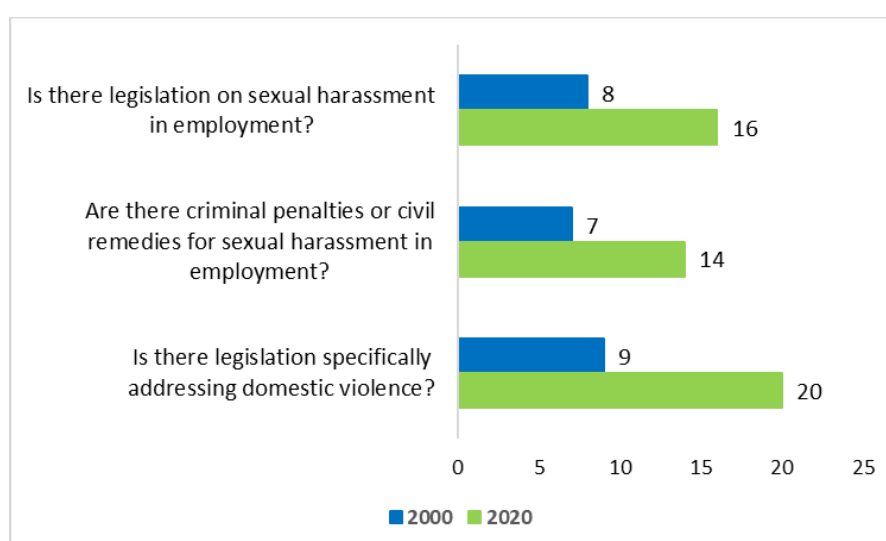
Freedom and protection from violence

Increasing women's participation in economic endeavours necessitates the protection of their freedom and space, whether at home or in the workplace. Legislation that addresses violence

against women and imposes criminal penalties for violators is important for protecting victims, allowing them to focus their time and energy on productive activities.

In the APEC region, there have been significant improvements in the protection of women against violence over the past two decades. For example, 19 APEC members have legislation specifically addressing domestic violence as of 2020, a substantial increase from just 9 economies in 2000. In addition, the number of APEC economies with legislation against sexual harassment in employment has doubled between 2000 and 2020, while those with provisions for criminal or civil liabilities for offenders have increased from 7 in 2000 to 13 in 2020 (Figure 1.6). However, the advent of COVID-19 in 2019-20 has seen a rise in violence against women (see Box 1.1).

**Figure 1.6. Legislation to address sexual harassment and violence against women
(no. of APEC economies)**



Source: World Bank 2020.

Box 1.1. The impact of COVID-19 on women

According to the UN Entity for Gender Equality and the Empowerment of Women (UN Women), around 243 million women and girls aged 15–49 across the globe experienced sexual and/or physical violence in 2019. Lockdowns implemented to fight the COVID-19 pandemic in the first half of 2020 have contributed to an increase in the number of cases of violence against women. The UN Population Fund (UNFPA) has projected that every three months of lockdown could give rise to 15 million more cases of domestic abuse, with movement restrictions expected to result in a 20 percent increase in domestic violence, as victims are trapped with their abusers.

Moreover, prevailing gender inequalities in employment conditions could mean that women are more vulnerable to pay cuts and job losses due to the economic fallout from the pandemic compared to their male counterparts. Several industries have incurred significant losses as demand plunged due to movement restrictions, temporary border closures and quarantine measures. Many of these industries, which include tourism, retail, accommodation, air travel, and food and beverage, employ mostly women.

Exacerbating the risks to women's employment is the greater share of domestic responsibilities that women shoulder. Imposing movement restrictions could mean that employed women will also carry out domestic care while working from home, affecting their productivity. Data from the OECD (2018) show that more employed women reported regularly taking care of ill, disabled or elderly adult relatives compared to employed men. Heightened stress from being confined and from job losses can combine with reduced access to protective networks and services due to the containment measures, aggravating further the conditions for women.

Emerging data show a surge in domestic violence globally with the onset of the pandemic. For example, domestic violence has increased 30 percent in France since the imposition of lockdown measures on 17 March. In Singapore, the Association of Women for Action and Research (AWARE) registered a 35 percent rise in inquiries in March 2020 compared to March 2019. This aligns with UN Women's report of a 33 percent increase in helpline calls in Singapore since the start of the COVID-19 outbreak. Higher incidences of domestic violence and demand for emergency shelter have also been observed in other APEC economies and the rest of the world. For example, a recent Statistics Canada report found that just over half (54 per cent) of surveyed victim services reported an increase in the number of domestic violence victims served since the beginning of COVID-19. There are also concerns that the lockdown measures have discouraged victims from reporting abuses; while a significant reduction in manpower and resources has adversely affected the provision of assistance and services to women victims.

The pandemic has compounded the risks for women: along with a fall in income from the economic impact, there has been a rise in domestic violence from the lockdown measures. Mitigating these impacts will require multi-sectoral efforts. It is imperative that policymakers, women and family agencies, law enforcement, health providers, women's organisations and the community work together to activate necessary safeguards – including helplines, crisis centres, first-line support, protective networks, medical treatment facilities and other essential services – to respond to cases of violence against women.

B. ROLE OF STRUCTURAL REFORMS

Structural reforms that are inclusive and aimed at boosting women's economic empowerment will increase productivity and employment participation, facilitating a greater contribution to economic growth by women. In particular, reform efforts that lead to greater access to labour markets and capital act as mutually reinforcing levers, resulting in women's economic independence and empowerment (APEC 2019c).

APEC has made definitive strides toward reducing the regulatory barriers to women's participation in the economy, implementing structural reforms that provide the impetus for women to join and stay in the labour market. In the past decade alone, APEC economies have either introduced or amended legislation to improve women's wellbeing, particularly by removing discriminatory legal barriers, addressing unequal practices relating to employment and wages, expanding maternity benefits and providing parental leave, making available affordable childcare services, and addressing gender-related issues that reduce women's access to labour markets and credit (Table 1.1).

Table 1.1. Selected major structural reforms toward women's economic empowerment in the APEC region

APEC member economy	Key structural reforms
Australia	<ul style="list-style-type: none"> • Workplace Gender Equality Agency, established under the Workplace Gender Equality Act 2012 to reduce the gender pay gap and support women's economic participation. • Child Care Subsidy, supporting families with their childcare fees.
Brunei Darussalam	<ul style="list-style-type: none"> • Maternity Leave Regulation, to extend maternity leave to 105 days from 56 days, prohibit termination of employment of women while on maternity leave, and guarantee return to work after maternity leave. • Compulsory Education Act and Free Education for All Citizens, to give equal access to education to all children aged 6 and above.
Canada	<ul style="list-style-type: none"> • Pay Equity Act, to establish a proactive pay equity regime for federally-regulated private and public sectors. • Canada Labour Code, amended to give employees in the federally regulated private sector the right to request flexible work arrangements.
Chile	<ul style="list-style-type: none"> • Ministry of Women and Gender Equality replacing the National Women's Agency (SERNAM), created to strengthen domestic policies dedicated to eliminating all forms of discrimination against women. • Maternity Leave Reform, to extend paid maternity leave to 24 weeks, with the possibility of transferring part of this entitlement to fathers.
China	<ul style="list-style-type: none"> • Special Provisions on Labour Protection of Female Employees and Guidelines for Promoting Gender Equality in the Workplace, to improve women's competence in employment and entrepreneurship, ban gender discrimination in employment, and encourage more enterprises to value labour protection of female employees. • Outline for Development-oriented Poverty Reduction for China's Rural Areas (2011–2020) and Outline of Development of Chinese Women (2011–2020), to prioritise poverty alleviation of women and guarantee the supply of resources to poor women.
Hong Kong, China	<ul style="list-style-type: none"> • Gender Mainstreaming, to apply the gender mainstreaming checklist in formulating major government policies and initiatives as well as in programmes by non-governmental organisations. • Family-friendly Employment Policies and Practices, to help employees manage their family responsibilities and cope with the changing circumstances and needs at different stages of their lives by offering flexible and varied work arrangements as well as other forms of support.

APEC member economy	Key structural reforms
Indonesia	<ul style="list-style-type: none"> • Peace Village Initiative, purposefully placing women as the main actors in building peace in the family, the community and locally, and employing an approach that combines economic improvement, a peacebuilding social mechanism and women's empowerment. • People's Business Credit, a social assistance programme targeting micro businesses that cannot be facilitated by banks, with women entrepreneurs comprising around 90 percent of the credit customers.
Japan	<ul style="list-style-type: none"> • Act on the Promotion of Female Participation and Career Advancement, to facilitate women's participation and advancement in the workplace. • Childcare and Family Care Leave Law, revised, to support work-life balance through diverse and flexible work styles, to encourage men's participation as partners in parenting and in caring for people who need nursing care, in order to enable women to remain in the workforce.
Korea	<ul style="list-style-type: none"> • Fair Hiring Procedure Act, revised to address gender discrimination in recruitment. • Plan to Enhance Women's Representation in the Public Sector, to increase women's social participation and to set concrete targets for women's representation in senior positions in the public sector.
Malaysia	<ul style="list-style-type: none"> • Access to education and health, to increase the opportunity for women and girls to participate in the economy. • Career Comeback Programme, to encourage employers to recruit and retain women on career breaks; and to re-skill or upskill women on career breaks to ensure they are ready to be integrated back into the workforce.
Mexico	<ul style="list-style-type: none"> • Mexican Standard on Labour Equality and Non-Discrimination (NMX-R-025-SCFI-2015), to coordinate the efforts of government agencies to disseminate and promote labour equality and non-discrimination in workplaces in the public, private and social sectors. • Mexican Standard for Labour Equality between Women and Men, to establish the requirements for certification verifying that the labour practices of an organisation demonstrate equality and non-discrimination, social security, an adequate work environment, freedom, and employment accessibility for women and men.
New Zealand	<ul style="list-style-type: none"> • Support package for women, to allow women to participate in paid work by providing up to 20 hours free early childhood education per week, extending paid parental leave to 26 weeks, and providing all employees with the right to request flexible working conditions. • Public Service Gender Pay Gap Action Plan, to eliminate bias from remuneration systems, ensure gender balance in leadership roles, and make flexible working arrangements available to all staff.
Papua New Guinea	<ul style="list-style-type: none"> • Gender Equity and Social Inclusion Policy, to set a framework for the promotion of gender equity and socially inclusive practices across all sectors. • National Financial Inclusion Strategy 2016–2020, to increase access to formal financial services by vulnerable groups such as women and rural communities.
The Philippines	<ul style="list-style-type: none"> • Expanded Maternity Leave Law (RA 11210), to uphold women's welfare by expanding maternity leave to 105 days and providing maternity and early child-rearing protection while guaranteeing workforce re-entry. • Safe Spaces Act (RA 11313), to penalise gender-based sexual harassment in streets, public spaces, online, workplaces, and educational and training institutions.
Russia	<ul style="list-style-type: none"> • Re-skilling of women on a parental leave, to upgrade qualifications and facilitate re-entry to the labour force through retraining or advanced training of women during parental leave, as well as increasing their competitiveness and professional mobility in the labor market. • Reduction of jobs prohibited to women, to significantly decrease the number of jobs closed to women, usually physically demanding jobs and jobs with abusive and dangerous working conditions.

APEC member economy	Key structural reforms
Singapore	<ul style="list-style-type: none"> • Work–Life Harmony, to support women to balance career and family responsibilities, by promoting flexible work arrangements; by providing a work–life grant to employers on flexible work arrangements; and by encouraging employers to provide additional leave to employees during unexpected caregiving exigencies through the Tripartite Standard Unpaid Leave for Unexpected Care Needs. • Affordable Early Childhood and Eldercare Services, providing subsidies to alleviate the financial burden of caregiving and allow women and men to pursue careers.
Chinese Taipei	<ul style="list-style-type: none"> • Act of Gender Equality in Employment, to enforce measures such as prohibiting gender discrimination against job applicants or employees, preventing sexual harassment in workplace, and introducing family-friendly leave such as family care leave, maternity leave, paternity leave, menstrual leave and parental leave without payment. • Countermeasures against Declining Birthrate, expanding services of public childcare and preschools, subsidising private childcare and preschools, and encouraging employers to establish childcare facilities within workplaces.
Thailand	<ul style="list-style-type: none"> • Gender Equality Act, to protect against gender discrimination, to ensure access to economic and social protection, and to put in place a measure to prevent sexual harassment in the workplace. • Labour Protection Act, to require employers to pay the same wage rate to male and female employees where the work performed is of the same nature, quality and quantity, or of equivalent value (equal payment for equal work), and to extend maternity leave from 90 to 98 days.
United States	<ul style="list-style-type: none"> • The United States has pioneered foundational legal reforms for women's economic empowerment. Early efforts included the Equal Pay Act of 1963, which makes it illegal to pay men and women working in the same place different salaries for work requiring substantially equal skill, effort and responsibility under similar working conditions; the Civil Rights Act of 1964, which outlaws discrimination in any aspect of employment, based on race, colour, religion, sex or origin; and the Pregnancy Discrimination Act of 1978, which forbids discrimination based on pregnancy when it comes to any aspect of employment. • More recent legislative efforts to advance economic opportunities for women include the Updated Equal Employment Opportunity in Apprenticeship Regulations, to open more doors to apprenticeship for all workers, including women, minorities, and individuals with disabilities; and the Federal Employee Paid Leave Act of 2020, to provide 12 weeks of paid parental leave to certain Federal employees.
Viet Nam	<ul style="list-style-type: none"> • Constitution 2013, which has achieved a breakthrough in gender equality, particularly in protecting women's and children's rights and promoting women's role in the society. • The Labour Code 2012, applies equal employment rights to male and female, while a separate chapter on women's labour is also provided which expands maternity leave and requires enterprises to follow the principles of gender equality in hiring female workers.

Source: IER Questionnaire for APEC Economic Policy Report (AEPR) 2020. Please see Annex A for the full information of key structural reforms implemented by APEC member-economies.

C. BARRIERS TO WOMEN'S ECONOMIC EMPOWERMENT

It is notable that APEC economies recognise women's contribution to economic growth by implementing structural reforms that encourage increased women's participation in economic activities. However, barriers to women's economic empowerment persist. These barriers vary from one APEC economy to another, owing to different levels of economic development, domestic priorities and employment conditions.

These impediments to women's economic participation cover structural barriers, such as discriminatory practices, regulatory restrictions and institutional inadequacies, as well as sociocultural factors.

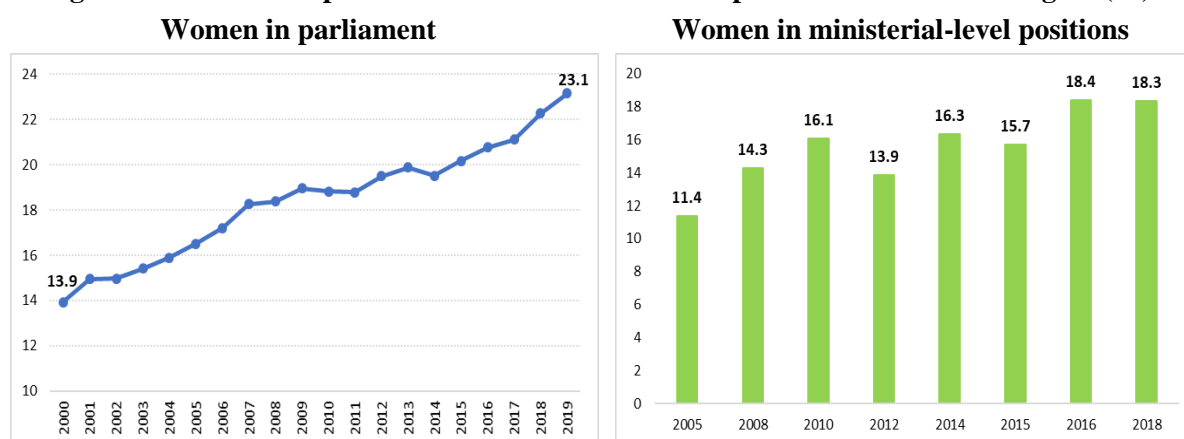
Structural barriers

According to the APEC Women and the Economy Dashboard 2019, the structural barriers hindering women in APEC from economic engagement are: (1) constrained access to credit due to discrimination based on gender and marital status, compounded by the prevailing

inadequacy in reporting mechanisms for micro and retail loans; (2) persistent weakness in conditions for career advancement in the region, with less than half of APEC economies enacting laws that guarantee a woman's return to an equivalent position after maternity leave; mandate equal pay for equal work or work of equal value; and grant paid or unpaid parental leave and tax deductions for childcare payments.

Moreover, despite the proportion of seats held by women in parliament and in ministerial-level positions having risen incrementally over the last two decades (Figure 1.7), participation by women in political leadership continues to be low. This is a crucial impediment in working toward ending gender discrimination and boosting women's empowerment, because women's representation in political decision-making is essential to facilitate the formulation, implementation and enforcement of policies aimed at ensuring equal rights and opportunities (APEC 2019d). In addition, although there is a dearth of data on private sector leadership by women in APEC, available information reveal that women's representation in managerial positions in the region has also remained persistently low.

Figure 1.7. Women in parliament and ministerial-level positions in the APEC region (%)



Source: Inter-Parliamentary Union's Women in Politics database.

The barriers to women's economic participation in APEC economies that have been identified by APEC members themselves (Table 1.2) are consistent with the findings of the 2019 Dashboard. Lack of access to affordable childcare services and women being responsible for a disproportionate share of household duties and unpaid care are the most common obstacles to women's labour force participation in the APEC region.

To help address these persistent structural barriers to women's economic empowerment, APEC – through the Policy Partnership on Women and the Economy – formulated the La Serena Roadmap for Women and Inclusive Growth (2019–2030). The Roadmap identifies key cross-cutting action areas, including expanding women's access to capital and markets, strengthening women's labour force participation, improving women's representation in leadership positions in the public and private sector, supporting women's education and skills development, and enhancing data collection to produce sex-disaggregated data to better inform policymaking.

The Roadmap also specifies key targets to track APEC economies' progress in pursuing the action areas. By 2030, APEC as a whole will exert efforts to: (1) have in place laws, policies and regulations that prohibit discrimination on the basis of sex in employment access, opportunities and conditions; (2) have in place non-discrimination laws, policies and regulations that provide equal access to capital and credit for both sexes; (3) improve the gender

balance among STEM graduates in tertiary education, and in research and R&D; and (4) improve the region's gender balance in leadership positions, closing the gap for women (APEC 2019e).

Table 1.2. Key barriers to women's economic empowerment in the APEC region

APEC member economy	Key barriers and challenges
Australia	<ul style="list-style-type: none"> access to affordable childcare and flexible working arrangements disproportionate amount of unpaid care and domestic work undertaken by women
Brunei Darussalam	<ul style="list-style-type: none"> relatively low representation of women in senior management positions in both private and public sector
Canada	<ul style="list-style-type: none"> gender inequality in the workplace child care affordability and accessibility
Chile	<ul style="list-style-type: none"> greater share of domestic responsibilities shouldered by women limited access to flexible work arrangements
China	<ul style="list-style-type: none"> delayed promotion and employment discrimination due to childbearing greater share of family responsibilities shouldered by women
Hong Kong, China	<ul style="list-style-type: none"> bulk of household duties done by women
Indonesia	<ul style="list-style-type: none"> childcare and family responsibilities limit women's economic activities patriarchal culture that often leads to discrimination, affecting women's capacity to manage and expand businesses
Japan	<ul style="list-style-type: none"> gender stereotypes that lead to women shouldering a disproportionate burden of household chores, child-rearing and caregiving men-oriented working practices, including long working hours, that make it difficult for women to balance work with family responsibilities while fulfilling their potential
Korea	<ul style="list-style-type: none"> lack of childcare services gender discrimination in the organisational culture
Malaysia	<ul style="list-style-type: none"> issues with the availability, quality and affordability of childcare and eldercare lack of awareness on the importance of a gender perspective in the planning, policymaking and implementation of development programmes and projects
Mexico	<ul style="list-style-type: none"> division of labour has placed women almost exclusively responsible for tasks such as domestic and care work differences in opportunities to access or stay in paid work between men and women
New Zealand	<ul style="list-style-type: none"> workplace discrimination against women in terms of pay and promotion women performing significantly more unpaid work than men.
Papua New Guinea	<ul style="list-style-type: none"> insufficient access to bank accounts and credit cultural and traditional norms
The Philippines	<ul style="list-style-type: none"> cultural attitudes expecting women to provide care for dependents persistent gender wage gaps in some sectors and occupations
Russia	<ul style="list-style-type: none"> forced career gaps persistent gender pay gap
Singapore	<ul style="list-style-type: none"> cultural norms and perspectives on traditional gender roles may hamper women's participation in economic activity (e.g. women's work and family responsibilities, women's representation on boards and in senior management positions of companies /organisations)
Chinese Taipei	<ul style="list-style-type: none"> lower labour force participation rate for women aged 30 and older due to various factors such as marriage, pregnancy, parenting and caring for family insufficient affordable childcare services and caregiving support
Thailand	<ul style="list-style-type: none"> gender discrimination reflected through different wage rates for men and women, the exclusion of women from some occupations, harassment in the workplace, and low rates of women executives. childcare facilities cannot fully support mothers who would like to re-enter the workforce
United States	<ul style="list-style-type: none"> equal participation of women in the labour force regardless of background, marital, or motherhood status
Viet Nam	<ul style="list-style-type: none"> socially common perception that women should focus more on taking care of their family and kids unequal access to education and discriminatory employment practices, including access and gender differences in working conditions and remuneration

Source: IER Questionnaire for AEPR 2020.

Sociocultural factors and gender stereotyping³

Discriminatory mindsets and practices related to sociocultural contexts aggravate existing regulatory restrictions, making it more difficult for women to participate in the labour market. An APEC Policy Support Unit (PSU) study has found that women spend a considerable amount of time doing routine housework, shopping, and caring for household members; and this trend is widespread in both developed and developing APEC economies. The World Values Survey suggests that gender stereotyping is widespread: one-third of the respondents are of the view that women should carry a greater share of childcare responsibilities. Another important finding is that, although the majority of respondents think that women and men are equally capable business executives, around 30 percent of respondents expressed less confidence in women's business leadership skills (Zhu and Kuriyama, 2016).

In most parts of Asia, women are expected to take on a greater load of household and family responsibilities compared to men. This is highlighted in Malaysia, where prejudices and stereotypes about women's abilities, along with other cultural and traditional biases about the role of women, adversely affect their participation in the labour market. The 2018 Malaysian Labour Survey finds that 60.2 percent of the women who did not participate in the labour force cited housework, including childcare and eldercare, as the main reason for not seeking work (World Bank 2019b). In the absence of childcare and eldercare options, many women feel obligated to stay home as caregivers and are thus out of the labour market.

In Indonesia, the concept of *kodrat* embodies society's expectations that women are nurturing and should therefore take care of domestic commitments before engaging in any other activity (McKinsey Global Institute 2018). The Australia–Indonesia Partnership for Economic Governance has found that low female labor force participation (FLFP) in Indonesia can be attributed to marriage and having children below 2 years old in the household (AIPEG 2017). The motherhood penalty appears when women experience pregnancy discrimination in the workplace by being treated unfavourably or even forced to resign.

Singapore likewise recognises that cultural norms and perspectives on traditional gender roles hamper women's participation in economic activity and that this would take time and effort to change. Although Thailand has seen a shift in attitudes, with women being encouraged to work, women are still expected to do domestic work as well as look after family members. According to the data in 2015, female workers spent almost twice as much time on domestic work as their male counterparts, putting women at a disadvantage and affecting their career development.

Chinese Taipei echoed the concerns voiced by other APEC economies. There, conventional norms shaped by social and cultural stereotypes give rise to restrictions that hold back women from participating in public and political affairs, leading to fewer opportunities to take high-level positions in administrative agencies and judicial institutions. The gap between men and women in terms of representation in important government positions is shown by the 2018 data, where women made up only 23.4 percent of the political appointees in administrative agencies and 26.7 percent of justices. In addition, while 42.2 percent of all civil servants were women, they accounted for only 34.6 percent of senior ranking civil servants.

Korea is cognisant of the need to foster a gender-equal culture in the workplace. As part of its continuous efforts to expand women's overall social participation, the government is providing

³ Information in this section is mainly based on the IER questionnaires submitted by selected APEC economies.

consulting programmes for businesses to improve their corporate culture and has already launched a voluntary pact campaign that encourages businesses to set their own gender-balance targets and work toward achieving them.

Gendered sociocultural norms and expectations are also an issue in Chile where women spend an average of three hours per day on unpaid domestic duties, double the time men spend on household responsibilities. Mexico also experiences gender inequality in the form of women shouldering a disproportionate share of domestic and care work relative to men. This has served as a barrier to the realisation of women's capabilities, preventing them from fully contributing to economic growth. According to the 2019 National Survey of Occupation and Employment, 4.5 out of 10 women in Mexico participated in the labour market, in contrast to almost 8 out of 10 men (INEGI 2018), below the average for the Organisation for Economic Co-operation and Development (OECD 2017).

Meanwhile, in Australia, the workforce participation rates of aboriginal and Torres Strait Islander women, culturally and linguistically diverse women, women in rural and regional areas, and women with disabilities, are below the domestic average. In Canada, gendered norms related to unpaid household and caregiving responsibilities continue to prevail, affecting women's full and equal integration into the labour market. For example, in 2015, women spent 90 minutes more per day on unpaid domestic and care work than men

D. AVAILABILITY OF DATA TO INFORM STRUCTURAL POLICY FOR WOMEN'S EMPOWERMENT

For policymakers, getting evidence through data is crucial for a myriad of reasons. Data is useful for mapping and studying the evolution of conditions, determining priorities, making policy decisions, testing assumptions, fine-tuning existing policies and evaluating their impact. To advance women's economic empowerment, it is imperative for governments to have sex-disaggregated data to guide them in the conduct of policy interventions that could assist to close the existing gap between men and women.

Importance of sex-disaggregated data

Implementing policies with the aim of advancing women's access to credit and assets, eliminating discrimination in the labour market, facilitating women's educational opportunities, improving women's conditions to enable them to return to work after maternity leave, and addressing violence requires statistical data. Sex-disaggregated data allow policymakers to assess whether their policies are effective and appropriate. Such data also improve transparency and make governments accountable, as people can track whether policies to support women's economic empowerment are working. In addition, the data help to legitimise discussions and is a powerful tool to raise awareness on women's realities and issues.

Data could be a powerful instrument to motivate governments to put more resources into a specific sector. For example, the World Bank's Doing Business initiative, which measures regulatory business conditions worldwide, has motivated several governments to focus their efforts on providing resources and political capital to implement regulatory reforms.⁴ Similarly, the OECD's Programme for International Student Assessment (PISA) tests, which measure the performance of 15-year-old students in reading, mathematics and science knowledge and skills

⁴ For instance, the government of Peru launched in 2009 the Plan to Improve Doing Business in order to move forward in the World Bank's Doing Business rankings. The government assigned the equivalent of USD 48 million to support the reform efforts (Andina 2009).

to meet real-life challenges, are used as a comparative tool to assess the quality of education in each economy. Governments have been using these scores to push for reforms to transform their educational sector to help students gain proper skills to prepare them for the future.⁵

While sex-disaggregated statistics have become more available in recent years, many data gaps remain. In the case of the 2019 APEC Women and the Economy Dashboard, the threshold for calculating APEC aggregates, namely, data from two-thirds of APEC economies, could not be met in 2017 for 35 out of a total of 95 indicators (APEC 2019d). Likewise, a 2011 survey by the UN Statistics Division covering 126 economies finds that only 30 to 40 percent of them regularly produced sex-disaggregated statistics regarding informal employment, unpaid work, entrepreneurship, violence against women and technology (Data2X 2017). Also, the World Economic Forum has found that while there are 14 indicators of progress associated with the Sustainable Development Goal of achieving gender equality and empowering all women and girls, most economies are measuring progress in just three of them (WEF 2017).

The lack of comprehensive sex-disaggregated statistics is a major constraint that leads to cascading adverse effects by preventing policymakers from identifying more accurately the magnitude of the problems and resolving them with appropriate policies. Without a deeper understanding of the conditions affecting women, the attention of governments may be diverted from allocating the proper resources and political support to the decisions that could actually help close the gender gaps.

Challenges in collecting sex-disaggregated data

Several reasons explain the insufficiencies in sex-disaggregated data. First is the large funding gap. Only 10 percent of statistical development projects funded by multilateral donors in 2017 contained any activities for gender statistics while only 13 percent of economies worldwide had a budget specifically dedicated to gender statistics (Seck 2019b).

Other problems are institutional in nature. For example, few economies have laws that mandate the production of sex-disaggregated data (Seck 2019b). An appropriate legal framework could facilitate the production of high-quality data, as it makes it permissible to request certain information for statistical purposes and encourages collaborative ties among public institutions. Without a legal framework, individuals and companies could object to disclosing information. In Chile, the regulatory framework allows the Superintendency of Banks and Financial Institutions (SBIF) to collect statistics disaggregated by sex in the financial sector, but its data became more robust in terms of gender attribution in 2006 after the Civil Registry and Identification Service of Chile allowed SBIF to access its data (Farren 2019). Australia's Workplace Gender Equality Act 2012 requires non-public sector employers with 100 or more employees to submit an annual report with information on the gender composition of the workforce and governing bodies, equal remuneration for men and women, and availability of data on flexible work arrangements and sex-based harassment and discrimination (Australian Government 2014).

Another challenge is the lack of technical knowledge within government agencies. This could lead to situations where the sex-disaggregated data produced may not be very useful in monitoring and evaluating policies that seek to improve women's economic empowerment. In some cases, domestic statistics agencies may have teams collecting gender-related information, but ministries and other public institutions may not necessarily have dedicated gender focal

⁵ After the OECD PISA scores showed Indonesian students scoring poorly in math, science and reading, the Education Ministry in April 2020 was instructed to overhaul the entire primary and secondary education system (Cahya 2020).

points to ensure the dissemination of correct and proper data from the ministries back to the statistics agencies to generate sustainable sex-disaggregated statistics. It is common to find a mismatch in skills, as many gender specialists are not knowledgeable on statistical issues, while statisticians are not well-trained on gender issues (Seck 2019b). Thus, even where suitable statistics are produced, data are not necessarily analysed deeply by these agencies in their statistical reports, which could prevent policymakers from making informed decisions.

An APEC survey conducted within the Policy Partnership on Women and the Economy in 2019 also captured these institutional challenges. The survey indicates that while statistical bureaus are usually responsible for generating gender indicators, producing the statistics falls under an institution devoted to women's issues. However, in general, the coordination between these institutions is poor. Only two economies reported a link between their statistical bureaus and mechanisms to advance women's empowerment (Ministry of Women and Gender Equality, Chile 2019).

As seen, the challenges do not end with the data production process. They could continue in terms of data availability and use. In this regard, capacity-building initiatives to improve sex-disaggregated statistics should also target aspects related to data literacy to improve the proper use of this information. A summary of the main challenges related to obtaining and using proper sex-disaggregated data appears in Figure 1.10.

Figure 1.8. Challenges related to sex-disaggregated data

Enabling Environment	Data Production	Data Availability and Use
<ul style="list-style-type: none"> • Political and structural disablers • Inadequate legislation to allow for optimal coordination of statistical activities • Weak coordination at many levels • Low and ad hoc funding 	<ul style="list-style-type: none"> • Use of existing data not always optimal • Data gaps and old data in key areas • Inconsistency between classification/definition of data and Sustainable Development Goals indicators. No meta databases • Capacity gaps of producers 	<ul style="list-style-type: none"> • Poor dissemination • Limited collaboration between users and producers • Low data literacy • Limited in-depth secondary analysis and policy research

Source: Seck 2019a.

Monitoring, enforcement and evaluation of structural policies to improve women's economic empowerment in the APEC region

Based on the 21 Individual Economy Reports (IERs) submitted for this APEC Economic Policy Report (AEPR), APEC economies generally mention their use of certain data to monitor and evaluate structural reform policies to improve women's empowerment. Many APEC economies have adopted international frameworks to make progress in generating sex-disaggregated statistics, the most common being the Convention on the Elimination of All Forms of Discrimination against Women (CEDAW), the Sustainable Development Goals 2030 and the Beijing Platform for Action (Ministry of Women and Gender Equality 2019).

The type and use of data differ among economies. Most economies indicate using statistics related to the labour market, such as the participation of women in the labour force, female unemployment rates and women's average salaries. Some economies also report the use of sex-

disaggregated statistics related to socioeconomic conditions, education, leadership, health and social protection, and access to finance. While all economies report quantitative indicators (e.g., number of poor women in rural areas), a minority of economies apply qualitative indicators as well (e.g., availability of flexible working arrangements).

Table 1.3. Sex-disaggregated indicators reported by APEC economies

APEC member economy	Examples of indicators by areas
Australia	<ul style="list-style-type: none"> - Career advancement: availability of flexible working arrangements; time use survey - Health and safety: prevention of sex-based harassment and discrimination - Labour: gender composition of workforce; equal remuneration between men and women
Brunei Darussalam	<ul style="list-style-type: none"> - Education: educational attainment by gender - Labour: women's participation rate; number of unemployed women; female youth unemployment; occupation by type of economic activity and gender
Canada	<ul style="list-style-type: none"> - Education: proportion of post-secondary qualification holders who are women by field of study; high school reading and mathematics test scores - Health and safety: proportion of self-reported violent victimisation to police by gender; adolescent birth rate; health-adjusted life expectancy by birth - Labour: female labour force participation rates; gender gap in median and average wages; proportion of female workers in full-time jobs - Leadership: proportion of employees in management positions who are women; proportion of board members who are women; proportion of ministerial positions held by women in federal government - Socioeconomic conditions: poverty rates, core housing need, and food insecurity by family type (e.g. single parent) and gender
Chile	<ul style="list-style-type: none"> - Labour: employment, unemployment and participation rates by gender; monthly earnings by gender - Leadership: women in top-level management positions
China	<ul style="list-style-type: none"> - Health and safety: proportion of insured women - Labour: number of women covered by unemployment insurance - Leadership: proportion of female directors in board of directors; proportion of female supervisors in board of supervisors - Socioeconomic conditions: number of poor women in rural areas
Hong Kong, China	<ul style="list-style-type: none"> - Health and safety: maternal mortality ratio; employed persons with disabilities by monthly earnings; rates of newly reported battery cases - Education: proportion of women with post-secondary education; trainees completing Employees Retraining Board's courses - Labour: labour force participation rate by gender; employed persons by industry and gender; median hours of employed person by industry and gender - Leadership: proportion of women as directorate officers in civil service - Socioeconomic conditions: population by gender, age group and marital status; single parents by gender and single parents' household income; number of poor by gender
Indonesia	<ul style="list-style-type: none"> - Access to finance: financial literacy and inclusion - Leadership: gender empowerment index; participation of women by type of organisation. - Socioeconomic conditions: gender development index
Japan	<ul style="list-style-type: none"> - Career advancement: proportion of male workers taking childcare leave; number of wait-listed children on childcare services - Education: proportion of undergraduate graduating students by gender - Health and safety: health-adjusted life expectancy by gender; number of one-stop support centres for victims of sexual crime and violence - Labour: employment rates for women aged 25–44 - Leadership: proportion of female directors in civil service and private corporations; proportion of female members of prefectural disaster councils
Korea	<ul style="list-style-type: none"> - Labour: employment and labour force participation rates by gender - Leadership: female executives and listed companies

APEC member economy	Examples of indicators by areas
Malaysia	<ul style="list-style-type: none"> - Access to finance: participation in access to resources - Education: educational attainment by strata and gender; highest certificate obtained - Health and safety: human rights of women and girls; social protection - Labour: labour force, employment and unemployment rates by gender; salaries and wages received by employed women - Leadership: women in managerial positions; proportion of seats held by women in Parliament; percentage of female judges - Socioeconomic conditions: percentage of head of households by item owned and gender; female internet users
Mexico	<ul style="list-style-type: none"> - Labour: standards on labour equality and non-discrimination and women working in certified work centres
New Zealand	<ul style="list-style-type: none"> - Labour: gender gap in hourly wages; gender pay gap in public service based on average pay
Papua New Guinea	<ul style="list-style-type: none"> - Access to finance: opening of new bank accounts; access to financial services
The Philippines	<ul style="list-style-type: none"> - Labour: female employment; proportion of women in managerial positions
Russia	<ul style="list-style-type: none"> - Career advancement: women's improvement in professional skills and competencies; assessment of women's needs on parental leave - Education: proportion of women studying STEM fields; assessment of vocational education and training - Labour: female employment; female employment among women with children; women working by industry; awareness rates on labour-related rights
Singapore	<ul style="list-style-type: none"> - Career advancement: take-up rate of paternity leave; flexible work arrangements - Labour: female employment rates for women aged 25–64; nature of jobs for women - Leadership: representation of women on boards in people, public and private sectors
Chinese Taipei	<ul style="list-style-type: none"> - Career advancement: cases of initial approval for payment of parental leave allowance; ratio of male grantees - Education: women's share in R&D - Labour: women's labour participation rate; average gender pay gap; gender structure of employment by occupation - Leadership: proportion of female legislators; status of women's participation in decision-making in the government sector; proportion of female directors at public-listed companies

Source: IER Questionnaire for AEPR 2020.

While economies are exerting efforts to generate and improve the quality of their sex-disaggregated statistics, many acknowledge this is not enough to conduct monitoring and evaluation of all the initiatives put in place to advance women's economic empowerment. Furthermore, none of the IER submissions report indicators associated with measuring enforcement aspects.

In fact, some APEC economies have recognised data gaps in their IER submissions. In some cases, the gaps appear because data management systems are not integrated properly across government agencies. Thailand identifies a problem in survey and data collection methods, which lack a gender differentiation approach, and prevents data from being used for policy design and gender-based budgeting. Indonesia reports that banks and the financial sector rarely collect sex-disaggregated data.

In other cases, sex-disaggregated data are available, but are not comprehensive enough to be useful in helping the government identify policy priorities. For instance, Brunei Darussalam mentions that the lack of comprehensive sex-disaggregated data is a challenge in identifying policy interventions regarding women's participation in economic activities.

Similarly, China's experience shows that, despite having a sound sex-disaggregated statistics system, there is still room for improvement, in particular, on issues concerning women's participation in the labour market, days of leave at work and the proportion of companies with female directors. Japan mentions the availability of 8 out of the 14 indicators associated with the realisation of the Sustainable Development Goal on gender. Malaysia has been able to produce several indicators on women's economic empowerment, but has identified gaps in gender indicators in areas such as non-formal education.

Previous research in APEC has also identified data gaps. The 2019 APEC Women and the Economy Dashboard identifies gaps in leadership issues (e.g., female participation in ownership and top positions in the private sector; ratios of men to women in high-level positions in academia, the judiciary and professional services) and education (e.g., percentage of female graduates in STEM; female staff working in R&D) (APEC 2019d). Likewise, the APEC Policy Partnership on Women and the Economy has corroborated via a survey that many economies do not report firm-level gender indicators (Ministry of Women and Gender Equality 2019), which could make it difficult for governments to design appropriate initiatives to encourage more female leadership and improve women's career advancement.

Sex-disaggregated data is most useful when updated at a reasonable frequency. It cannot be a one-off effort. However, due to limited resources, some information is not always collected on an annual basis by governments and international organisations. For example, Australia's IER reports the reinstatement of the time use survey in 2020–2021, only after securing AUD 12.5 million from the 2019 Women's Economic Security Statement. That survey was last conducted in 2006. In Canada, the time use survey occurs only every five years. The last one was in 2015.

At the international organisations level, gaps are also noticeable. The OECD's Social Institutions and Gender Index (SIGI), which measures discrimination against women in social institutions, taking into account laws, social norms and practices, is published every four years, so there were no reported data between 2014 and 2018. The World Bank's Women, Business and the Law initiative reported new data every two years until 2018, but since then new data is reported on an annual basis.

Ideally, every policy goal should be matched with indicators that could be used to measure progress and provide evidence for governments to implement policy adjustments when necessary. Along these lines, some economies report having frameworks or tools to analyse how women are experiencing government policies. For example, since 1995 the Government of Canada has adopted Gender-based Analysis Plus (GBA+) as its tool for assessing gender and diversity impacts in the development of responsive policies, programs, regulations and legislation. To ensure GBA+ is informed by quality data and information, investments have been made to improve the availability and usability of disaggregated data. In addition, efforts have been made to make relevant data and analysis available to support rigorous GBA+. Since 2016, GBA+ has received a stronger emphasis, including the first-ever publication of GBA+ information for all measures introduced in Budget 2019 and the introduction of the complementary Gender Result Framework in Budget 2018 to track changes in gender equality and help set policy priorities. Similarly, Korea has implemented a Gender Impact Analysis and Assessment since 2012 to evaluate current policies and programmes to enhance women's empowerment and identify improvements made.

Recommendations to improve sex-disaggregated data

APEC economies have highlighted improvements in the availability of sex-disaggregated data, but at the same time, they recognise that there is room for improvement in terms of the availability and quality of data. Supporting structural reform on gender issues requires sex-disaggregated data to ensure that the policy interventions and initiatives launched are supported by credible and updated data. APEC economies could consider the following recommendations for improving sex-disaggregated data:

- Provide a solid legal framework to support data collection.
- Conduct capacity building to learn from best practices and successful experience so as to include a gender perspective in surveys and administrative procedures to gather data, for example, in terms of survey design and management.
- Provide training and capacity building to learn effective ways to use and analyse sex-disaggregated data, in order to make the information more useful for policymakers.
- Facilitate closer communication and coordination between statistical and gender experts, including sharing of best practices.
- Raise awareness about the importance of collecting data for policy purposes.
- Allocate resources to support data collection, follow-ups, review and sustainability.
- Promote closer collaboration between the public and private sector in the whole data production process.

E. MAIN TAKEAWAYS

APEC has taken important steps toward advancing women's economic empowerment by implementing structural reforms that aim to address gender inequalities in access to education, employment opportunities, and financial assets and credit. Policies on gender equality in the workplace, fair hiring practices, maternity and paternity leave, and other laws on labour protection are geared toward increasing women's participation in economic activity.

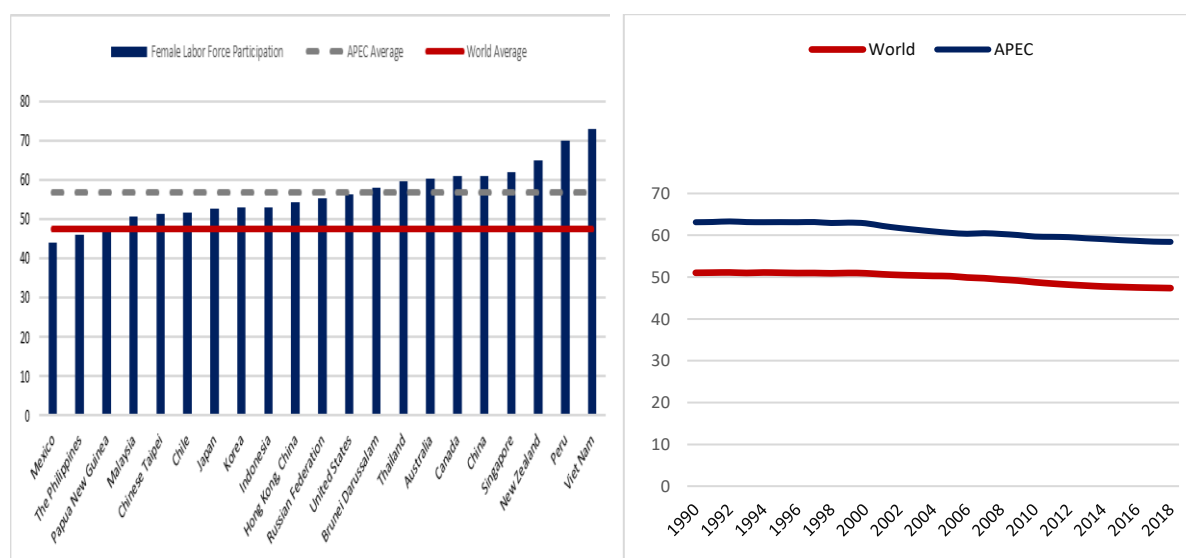
However, gaps remain. They include policies on discrimination, childcare services, flexible work arrangements, parental leave, and pay equity that could hold back women from participating in economic activities as the costs of balancing family and work responsibilities could outweigh the benefits. Changing cultural mindsets, particularly the expectation that women should bear a greater share of domestic care and responsibilities, remains a challenge across the APEC region. Women's representation in leadership roles, both in the public and private sector, has also remained low for decades. The lack of women's voices in the policy decision-making bodies responsible for ensuring equal treatment and opportunities for women impedes the journey toward women's economic empowerment.

Structural reforms that are targeted at removing barriers to women's economic participation require comprehensive, credible and updated sex-disaggregated data. Although efforts have been made to generate meaningful sex-disaggregated data to inform policy, there is a need for APEC economies to intensify work in this area to increase women's contribution to the economy.

PART 2: ANALYSIS OF WOMEN'S LABOUR FORCE PARTICIPATION IN THE APEC REGION

Women's labour participation is measured by the rate of female labour force participation (FLFP). FLFP is defined as the proportion of the female population aged 15–64 that is economically active, that is, either being employed or actively seeking employment. FLFP has in general been steady over time globally with an incrementally declining trend starting from the mid-2000s (Figure 2.1). The trend for APEC economies follows the global trend, averaging slightly higher than the world. This figure, however, hides considerable variation in participation across APEC economies (Figure 2.1). FLFP variations across APEC economies indicate the importance of a number of factors, which will be discussed further in Part 2B. The material in this part attempts to shed some light on these factors, especially those that could inhibit improvement in FLFP.

Figure 2.1. Female labour force participation (FLFP) in the APEC region (%)
 Female labour participation in selected APEC economies, 2018
 Female labour participation in APEC, 1990–2018



Note: Figure shows FLFP in the APEC region as the percentage of female population aged 15+.
 Source: World Bank's World Development Indicators (WDI); ILOSAT (Chinese Taipei data).

Research so far has documented evidence and knowledge about the determining factors behind the variation presented in these figures. This part aims to show those factors and examine the degree of importance of the determinants using a series of data and variables for APEC economies over two decades, with an objective to gauge key barriers affecting women's economic participation in APEC economies.

A. WOMEN'S LABOUR FORCE PARTICIPATION IN APEC ECONOMIES: ANALYTICAL FRAMEWORK AND EMPIRICS

Central to the analytical framework on FLFP is the decision by a woman to engage in economic activities, which theoretically depends on two factors: time allocation among activities and investment in human capital. The 'work-leisure' choice (Mincer 1962) and household production theory (Muth 1966; Ghez and Becker 1975) are the basis for the time allocation factor, as they theorise that there is an opportunity cost for women in choosing leisure time over work, or household activities (e.g., cooking, minding children, etc.) over work. Women will decide to work if their wage is larger than their valuation of this opportunity cost. Human capital theory postulates that an individual develops human capital over time through the accumulation of investment in education and training, with the objective of improving their career achievements (Becker 1975). These human capital investments increase productivity and enhance an individual's opportunity for career advancement and higher earnings. Thus, increased investment in women's education could lead to higher women's participation in the labour market.

There is vast empirical evidence for the positive relationship between education and FLFP, providing support for the human capital theory. For example, Klasen et al. (2020), who studied the determinants of FLFP in several economies including Viet Nam and Indonesia, using micro-level data from the early 2000s to the mid-2010s, reveal that education is one of the critical drivers behind women's participation. The same finding was documented in Chile by Contreras and Plaza (2010). Similarly, Che and Sundjo (2018) find that education has a positive and significant impact on FLFP. A study by Evans and Kelley (2008) also indicates that education increases women's participation and the number of working hours, at the same time.

Given robust findings about the positive relationship between education and FLFP, information underlying the relationship, however, is not always straightforward. The first observation is that the magnitude of the positive relationship seems to be stronger for higher levels of education, suggesting different marginal returns across varying levels of education (Hosney, 2016). Second, better skills and education increase the extent of the participation of women in the labour force, and a higher level of education also means longer working hours and higher hourly pay (Evan and Kelley, 2008).

While education is found to have a positive impact on FLFP, the literature has documented other socio and demographic factors that could explain the variation in FLFP across economies. One of these factors are the discriminatory practices prevailing in the job market that restrict the participation of women. In some cases, these practices have legal basis. For example, regulations prohibiting women accessing jobs with physical requirements or night shifts (World Bank 2019, Oglobin 1999 and Zveglish and Rodgers 2003). In other cases, cultural factors and social norms impose discrimination against women as they are pressured on taking more household activities (Contreras and Plaza 2010, Khadim and Akram 2013, Cerise et.al. 2013), making it more difficult them to have access to better jobs. All these restrictions discriminating against women create a sub-optimal equilibrium in the labour market, reducing the marginal benefit for women to participate more in the labour force.

Also, the presence of children could affect women's participation in the labour force. Time spent to nurture children becomes a binding opportunity cost for women, taking away from time spent at work, and this is especially true if childcare arrangements are neither available

nor affordable. The presence of pre-schoolers has a negative and significant effect on women's participation in the labour market, as shown by studies in India (Sorsa et al. 2015), Indonesia (Widarti 1998) and New Zealand (Johnston 2005). Evans and Kelley (2008) add that the presence of young children also decreases work intensity. The low participation among young mothers indicates the difficulties in accessing childcare and flexible job arrangements, as well as prevailing issues such as lower-than-market-average wages.

Women may re-enter the job market as their children become older (Johnston 2005) and to ease household financial pressure as the number of dependents in the family increases. Some economies, such as New Zealand, acknowledges situations like these and addresses the challenges through the Employment Relations Amendment Act (2014), according any employee the right to request a flexible working arrangement, at any time.

Some studies looking at both the effect of education and the presence of children in women's labour force participation show that childcare could effectively reduce their participation, but higher educational levels could increase their chances to be part of the labour force (Maurer-Fazio et.al. 2011, Lee, Jang and Sarkar 2008).

Another factor affecting FLFP is the occupational status of male household heads. In Indonesia, women's labour force participation is negatively correlated to the male salaried employment (proxy to security of income), and the household head's educational level (Klasen et al. 2020). However, the correlation between women's labour force participation and the male household head is positively correlated in some places. In Australia, Evans and Kelley (2008) found that the husband's education and earnings have a positive impact on the wife's participation in the labour market. Furthermore, Australia has a joint retirement option for married couples. When a husband retires, it is very likely that his wife also retires from work.

B. WOMEN'S ECONOMIC PARTICIPATION IN APEC ECONOMIES: INSIGHTS FROM STATISTICS

This section analyses women's economic participation across APEC economies over the past two decades using descriptive statistics. The analysis attempts to shed some light on the key barriers toward achieving higher FLFP in APEC economies.

This study analyses selected indicators related to women's empowerment in the labour market within the APEC region, including the women-to-men labour force participation ratio, FLFP and women's educational attainment. It also analyses female employment in terms of the women-to-men employment ratio, as well as women's employment by age and industry, working hours by marital status, and by occupation. This study also investigates the situation of women as employers by examining the ratio of women-to-men employers, as well as the level of self-employment among women using the proxies of women-to-men own-account workers ratio and women-to-men contributing family members' ratio.

Based on Gender Statistics 2020 by the World Bank the ratio of women-to-men labour force participation has been steady in most APEC economies during the period 1990–2020, with average of 77.3 percent in 1990 and 77.4 percent in 2020 (Table 2.1). Within that, however, there are sharp differences, with some APEC economies experiencing a rapid increase in the ratio owed to women's improving educational attainment and the existence of a support system that enables women to balance family commitments with career aspirations, while a few have experienced a decreasing trend. In Asia, cultural norms and perspectives on traditional gender

roles are still the main issue. Moreover, the ageing population and changes in birth policies⁶ may also affect FLFP (Li et al. 2019).

Table 2.1. Women-to-men labour force participation in APEC (%)

Economies	1990	1995	2000	2005	2010	2015	2020
<i>APEC (aggregate)</i>	77.3	77.8	78.4	77.8	77.6	77.5	77.4
Australia	69.1	72.6	75.5	79.0	81.0	83.0	84.9
Brunei Darussalam	56.2	62.4	69.9	72.4	75.6	79.3	81.7
Canada	76.2	78.6	81.3	83.9	86.6	86.3	87.5
Chile	44.6	46.9	50.6	55.8	62.8	67.0	69.1
China	86.3	85.7	85.4	83.7	81.9	81.4	80.1
Hong Kong, China	59.7	61.8	67.4	72.8	75.5	79.2	79.8
Indonesia	54.1	59.4	61.1	55.2	61.7	61.6	64.1
Japan	64.8	64.2	64.3	65.8	67.6	70.5	73.2
Korea	64.1	64.2	66.2	68.1	68.6	71.0	71.8
Malaysia	57.7	57.4	57.1	56.8	57.1	65.0	66.0
Mexico	39.7	45.3	47.1	50.7	53.9	55.4	55.9
New Zealand	71.9	74.6	77.4	80.4	82.6	84.8	85.4
Papua New Guinea	95.4	97.0	96.1	95.4	95.6	96.9	95.9
Peru	58.6	64.2	68.3	78.6	83.5	80.8	82.9
The Philippines	61.3	61.6	61.7	62.3	63.8	64.6	62.2
Russia	77.9	75.8	79.1	81.4	79.5	78.0	77.8
Singapore	60.2	64.1	66.0	68.7	73.9	78.6	79.4
Chinese Taipei	60.2	62.9	66.3	71.2	75.0	75.8	76.3
Thailand	79.4	79.9	80.9	80.7	79.8	78.4	77.8
United States	74.7	77.9	79.5	80.7	82.2	81.6	82.1
Viet Nam	88.7	88.7	88.7	88.7	87.7	87.9	88.2

Note: For Chinese Taipei, earlier and latest available data are from 1991 and 2018. The data used are based on ILO modelled estimates. Details on the ILO's methodology can be found in <http://ilostat.ilo.org/about/data-collection-and-production/>

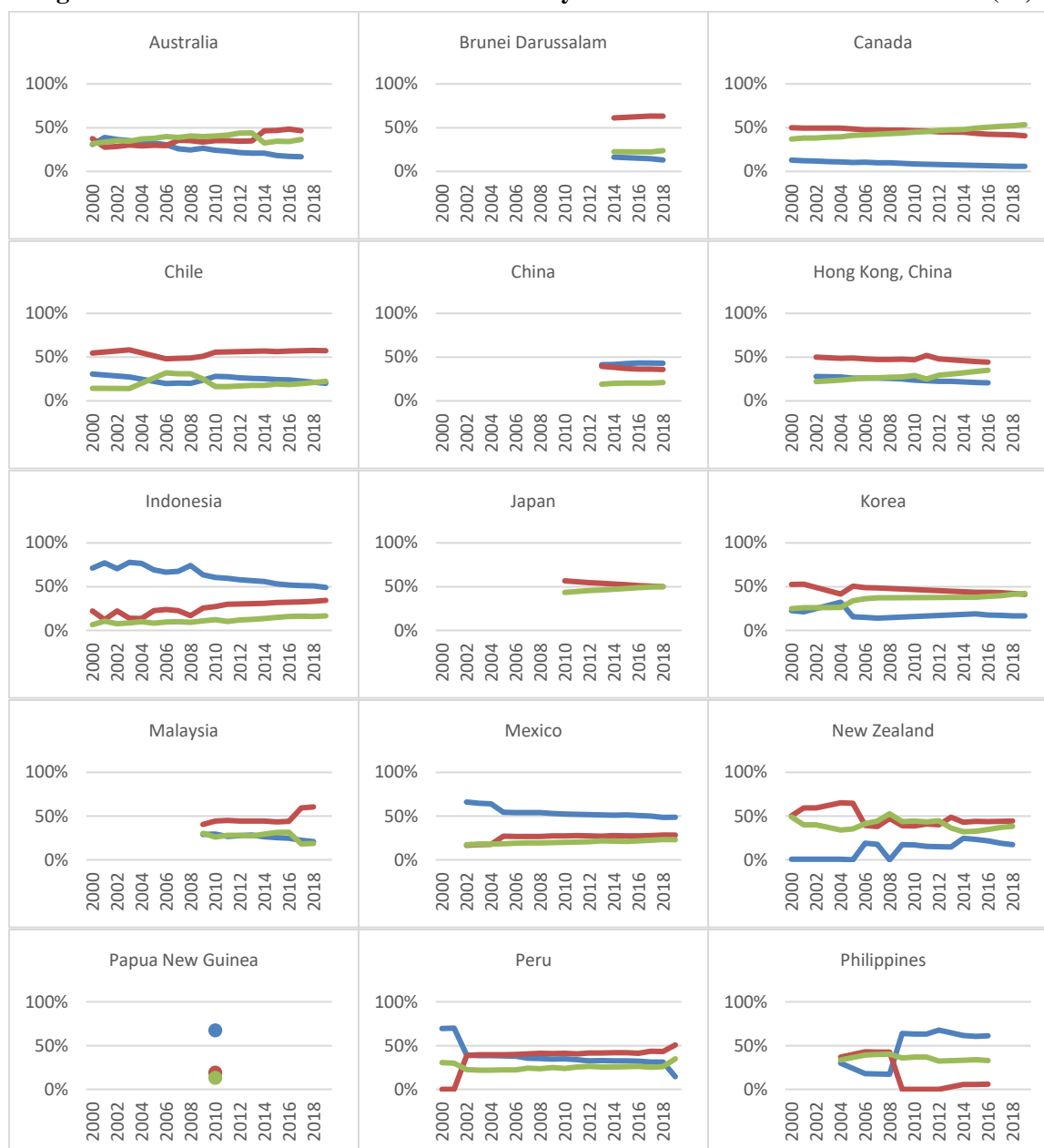
Source: Gender Statistics, World Bank 2020; DGBAS 2020 (Chinese Taipei data)

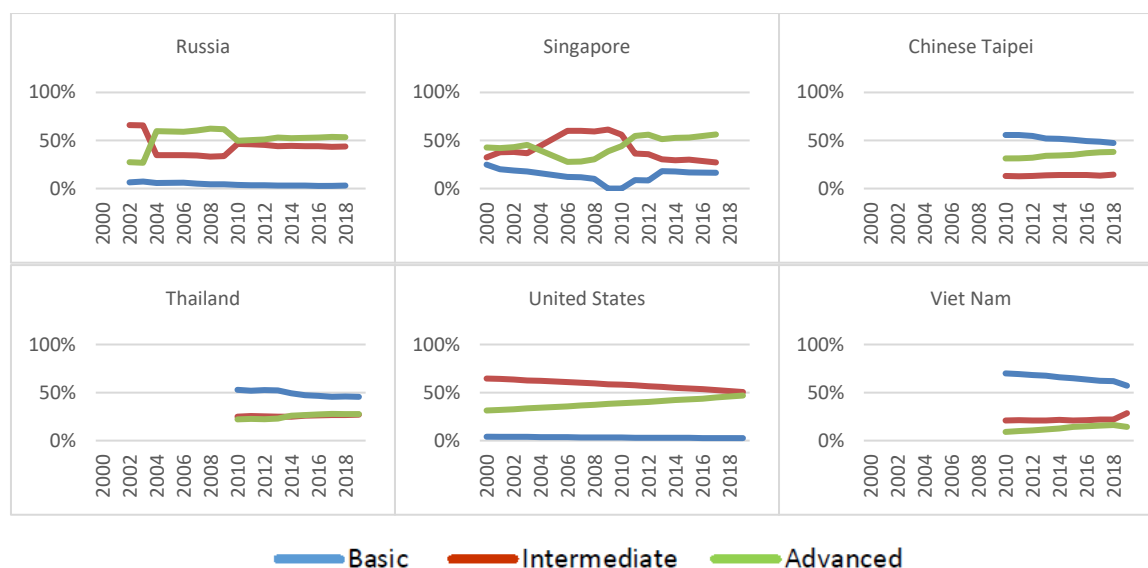
Many studies have found that higher educational attainment increases the probability of women participating in the labour market (Contreras and Plaza 2010; Hosney 2016). Figure 2.2 shows women's educational attainment by level in various APEC economies for the last three decades. Figure 2.3 shows a positive correlation between education level and FLFP. The correlation is marked in some APEC economies, such as Canada and Singapore. However, Japan has a lower ratio of women-to-men labour force participation than APEC economies on average (Table 2.1). Brinton (2015) posits that Japan faces the twin phenomena of low birth rate and low FLFP. One of the possible reasons is the 'motherhood penalty'. FLFP in Japan has an M-shaped pattern. The participation rate is high just after degree attainment, with a decline during marriage and the early childrearing years, eventually giving way to a rebound when the children are older (Shambaugh, Nunn and Portman 2017).

⁶ China's one-child policy has been replaced by a universal two-child policy in October 2015.

The positive relationship between FLFP and women's educational attainment seems to be true across all levels of education, whether primary, secondary or tertiary (Figure 2.4). Deeper examination of the scatter plots in Figure 2.4 further suggests that the impact of education on women's economic participation is stronger for higher levels of education.

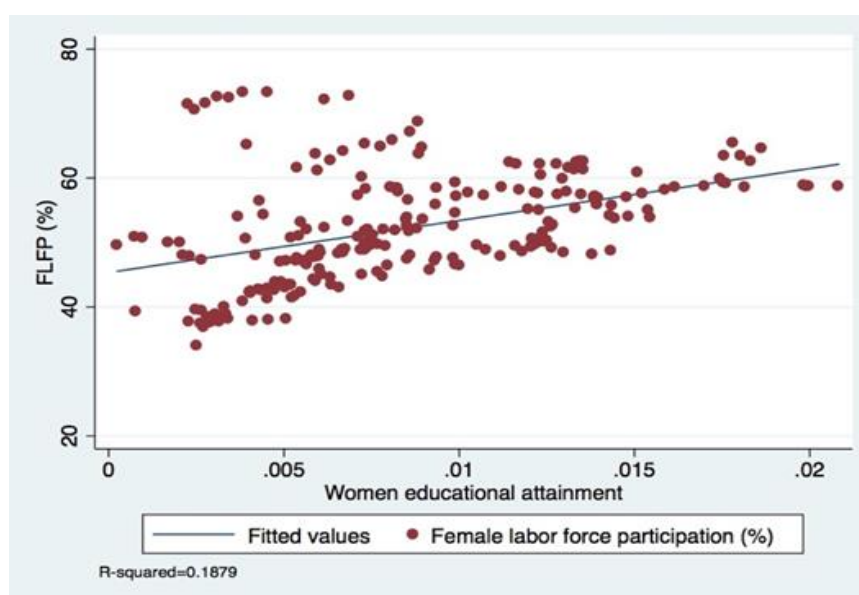
Figure 2.2. Women's educational attainment by education level in APEC economies (%)



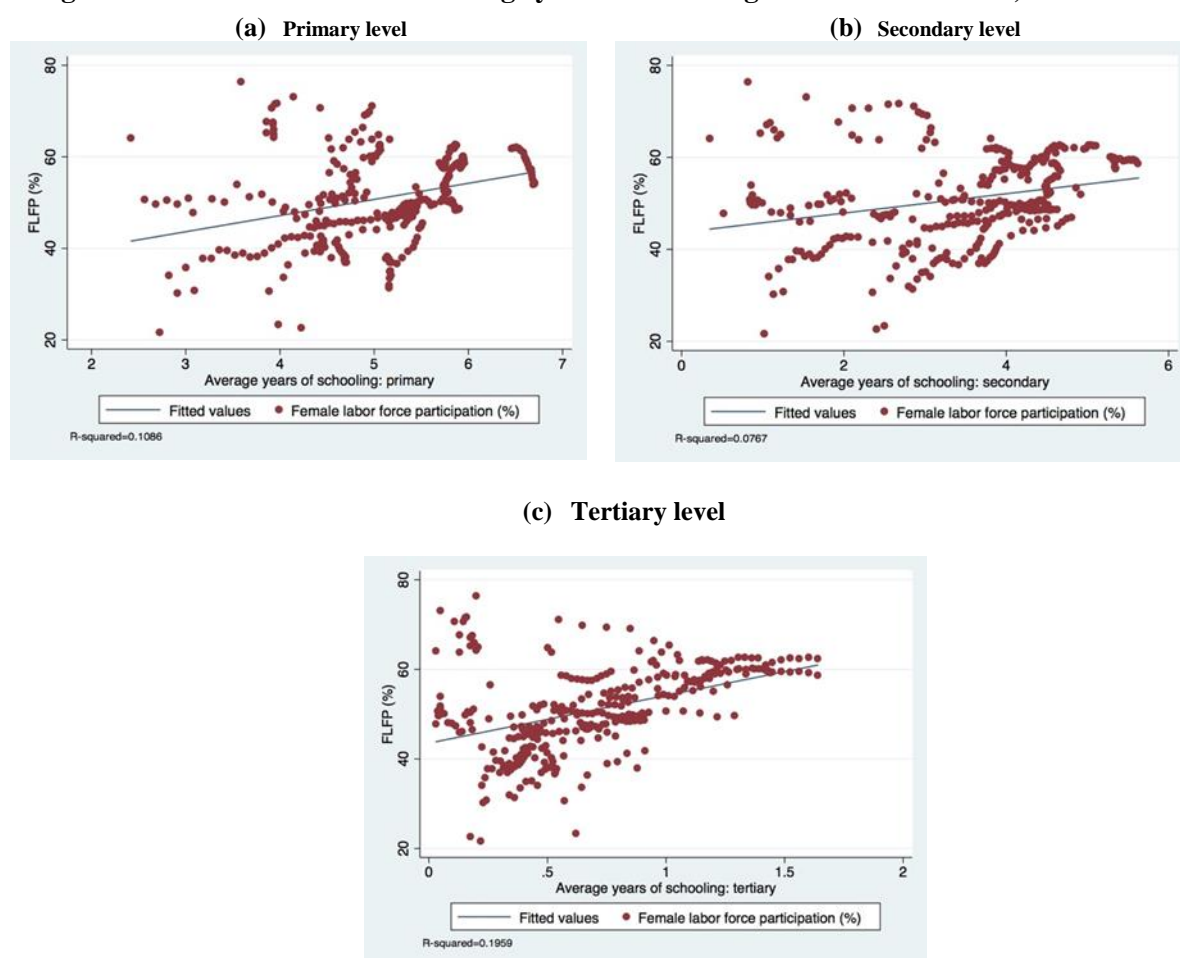


Source: ILO 2020a; Ministry of Education (China data); DGBAS (Chinese Taipei data)

Figure 2.3. FLFP and women's educational attainment in APEC economies, 1990–2018



Source: ILOSTAT; World Bank; UNESCO Institute for Statistics, compiled by authors.

Figure 2.4. FLFP and women's average years of schooling in APEC economies, 1990–2010

Source: ILOSTAT; Barro-Lee Educational Attainment Dataset, compiled by authors

Meanwhile, trends in the women-to-men employment ratio reveal a steady increase among APEC economies, from an average of 65.6 percent in 1990 to 78.9 percent in 2020 (Table 2.2). However, the proportion of female employment is still lower than that of male employment.

Some APEC economies – Brunei Darussalam; Chile; Mexico; Peru; and Singapore – recorded a rapid increase of more than 40 percent for the period 1990–2020; while economies such as Australia; Canada; Russia; the United States; and Viet Nam have women-to-men employment ratios that are higher than the APEC average during the same period.

Interestingly, the women-to-men employment ratio in Papua New Guinea is relatively high. Nearly 90 percent of Papua New Guinea's population live in rural areas, and it is worth noting that female labour in Papua New Guinea is concentrated in rural, informal and subsistence work. The economy's National Agriculture Development Plan recognises the important role of women in the agriculture sector; women produce over 80 percent of Papua New Guinea's food and undertake 60 to 70 percent of work in crop production. In addition, women in Papua New Guinea also make a significant contribution to fishing yields through informal labour (ILO 2013).

Table 2.2 Women-to-men employment ratio in APEC economies (%)

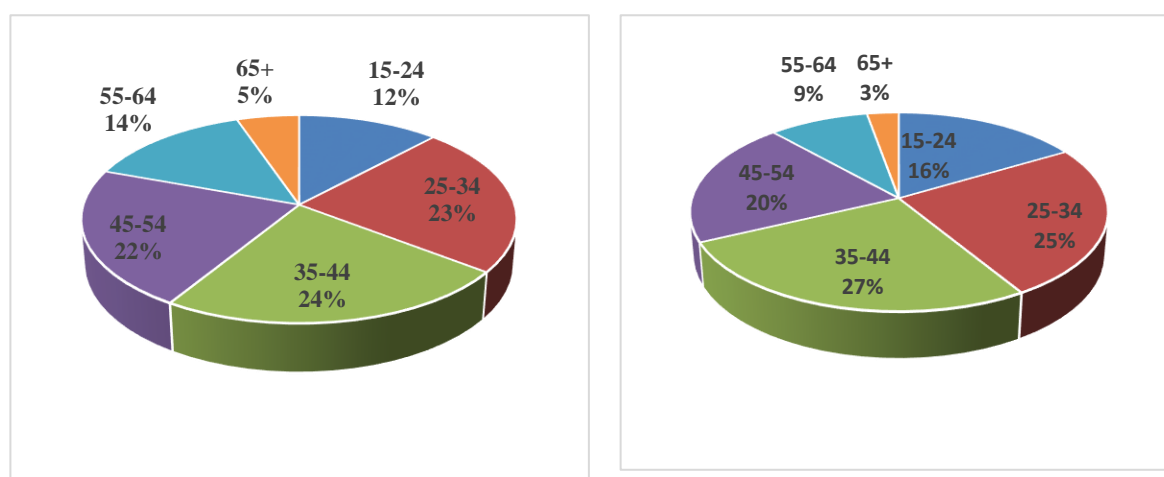
Economies	1990	1995	2000	2005	2010	2015	2020
<i>APEC Average</i>	65.6	68.2	70.7	73.1	75.5	77.4	78.9
Australia	69.9	73.9	77.5	81.0	83.0	85.1	87.6
Brunei Darussalam	49.7	56.0	64.3	68.7	73.4	78.7	82.1
Canada	77.7	80.7	83.7	86.6	89.4	89.1	90.8
Chile	41.2	46.0	50.0	55.5	62.5	67.1	70.8
China	81.6	82.5	83.7	82.3	81.0	81.3	81.0
Hong Kong, China	58.6	60.5	65.7	71.3	73.3	77.6	79.2
Indonesia	53.3	58.8	61.1	55.4	61.9	61.6	64.9
Japan	66.8	66.8	68.0	70.8	73.4	76.6	81.0
Korea	65.1	65.5	68.3	70.0	70.4	73.2	75.6
Malaysia	53.8	53.9	54.0	54.0	54.3	62.6	63.8
Mexico	37.4	43.2	45.2	49.1	52.6	54.3	55.5
New Zealand	73.8	76.2	78.8	81.8	83.7	85.9	87.6
Papua New Guinea	94.0	95.3	94.6	94.3	94.9	96.1	95.5
Peru	53.9	60.5	65.4	77.7	82.8	80.2	83.0
The Philippines	61.3	61.8	62.0	63.0	64.8	66.3	64.0
Russia	84.4	81.8	83.7	86.0	84.5	83.9	84.7
Singapore	56.7	62.0	65.2	68.2	73.9	79.4	80.5
Chinese Taipei	57.1	59.7	63.6	69.4	74.6	76.2	77.8
Thailand	75.9	77.6	79.0	78.3	78.6	78.0	78.1
United States	77.4	81.0	82.6	83.4	84.7	84.2	85.1
Viet Nam	88.2	88.6	88.9	89.2	88.5	88.6	89.1

Note: The data used are based on ILO modelled estimates. Details on the ILO's methodology can be found in <http://ilostat.ilo.org/about/data-collection-and-production/>

Source: ILO 2020a; DGBAS (Chinese Taipei data).

A closer look at employment by age shows that most of the employed women in APEC economies were in the 35–44 age category (24%) and the 25–34 age category (23%) as of 2019. In 2000, women's employment was dominated by workers aged 25–44 years old (Figure 2.5), but the proportion of employed women aged 35–44 years was higher (27%). In addition, there was an increase in the proportion of employed women in the 65 and above age group, from 3 percent to 5 percent during the same period. Japan's proportion of working women aged 65 and older at 12.1 percent in 2019 was the highest among APEC economies (ILO 2020a). Meanwhile, Brunei Darussalam; Peru; Chinese Taipei; and Viet Nam had higher proportions of working women in the 25–34 age category.

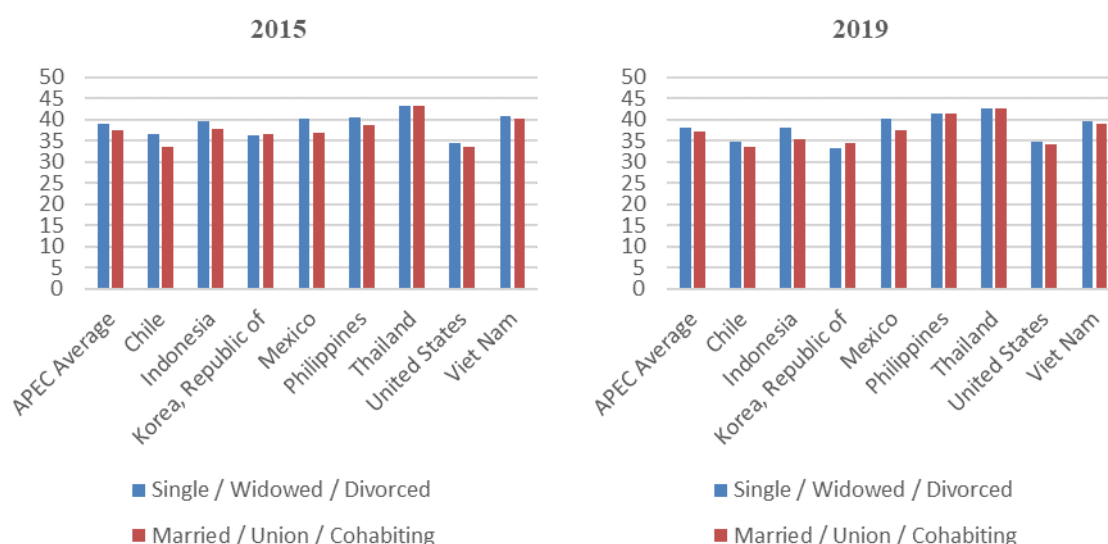
Figure 2.5. Female employment by age in APEC
2019 2000



Source: ILO 2020a.

This study also examines women's employment by marital status. Marital status may decrease women's labour force participation due to women taking on the larger share of family responsibilities. This is confirmed by data on women's working hours per week by marital status (Figure 2.6), which reveal that married women tend to record fewer working hours than single women, with Thailand as the exception.

Figure 2.6. Women's working hours per week by marital status in selected APEC economies (%)



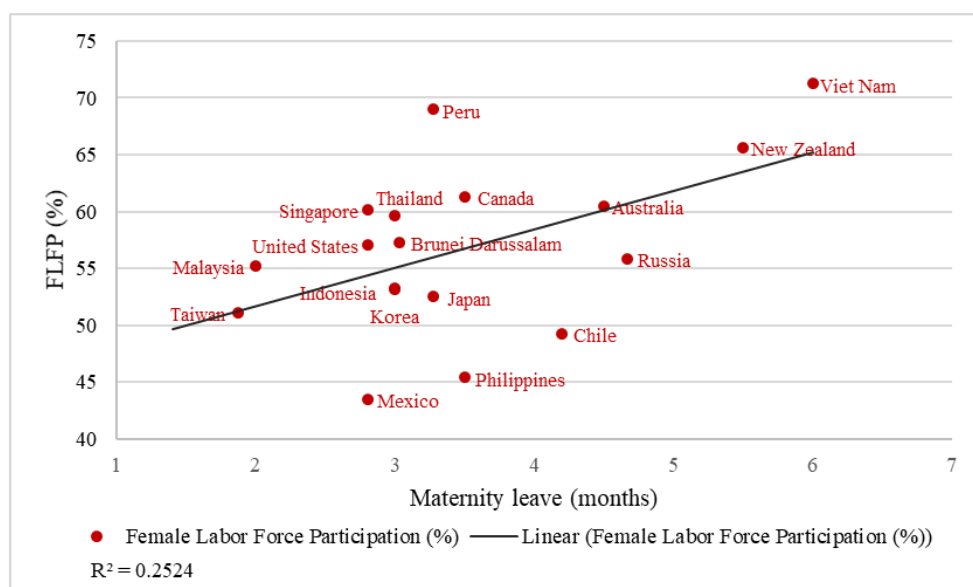
Note: Graphs show mean of hours worked by marital status of female workers.

Source: ILO 2020a.

With respect to child-bearing as a factor in women's employment, maternity leave can be considered a form of support provided to women for their participation in economic activities as it can guarantee their ability to return to their job after a certain period of time. Therefore, the availability of maternity leave could be expected to reduce the negative impact of women having children on their participation in employment. This hypothesis seems to be supported by the pattern shown in Figure 2.7, which suggests a positive relationship between maternity

leave and FLFP. Figure 2.7 also reveals that length of maternity leave varies significantly across APEC economies, being on average longer in developed economies.

Figure 2.7. FLFP and maternity leave in APEC economies, as of 2020



Source: World Bank 2020; ILOSTAT, compiled by authors.

In terms of female employment by industry, data show that the service sectors have been absorbing most of the female employment in the majority of APEC economies (see Table 2.3). There has been a significant increase of the proportion of women employed in services in the APEC region as a whole, from 47.5 percent in 2000 to 64.2 percent in 2020. In contrast, the proportion of women in the agriculture sector decreased from 32.0 percent in 2000 to 16.4 percent in 2020. Meanwhile, the proportion of women working in manufacturing decreased from 20.6 percent in 2000 to 19.4 percent in 2020. This is in line with the economic transformation from agriculture to services that APEC economies have been experiencing. Ngai and Petrongolo (2014) argue that the rise of services, driven by structural transformation and marketisation of home production, acts as a gender-biased demand shift that has resulted in raising women's relative wages and market hours, and thus, increasing women's employment in the services sector.

In Australia, women have overtaken the job market, with over 182,000 new jobs taken by women compared to less than 130,000 jobs by men from January to August 2019. This is a significant acceleration in female job creation compared to the previous five years. In addition, out of the five fastest-growing industries, women dominate in four, namely, administration and support, health and social care, education, accommodation and food services; while men are still dominant in construction (Keane 2019).

Meanwhile, according to the U.S. Bureau of Labour Statistics, women held more jobs than men in the US, occupying 50.04 percent of positions in December 2019; specifically, there were 109,000 more women working than men. This is because sectors that employ more women (e.g. education and healthcare) are growing, whereas jobs historically associated with men (e.g. mining and manufacturing) have declined. In addition, women in the United States are also highly represented in government service jobs at 58 percent, as well as in financial-related roles, at around 56 percent (Kelly 2020).

In contrast to most APEC economies, over half of women in Papua New Guinea work in agriculture. As noted earlier, women play key roles in in the production of food. Specifically, they engage in crop production for family consumption and the rearing of small livestock (JICA 2010).

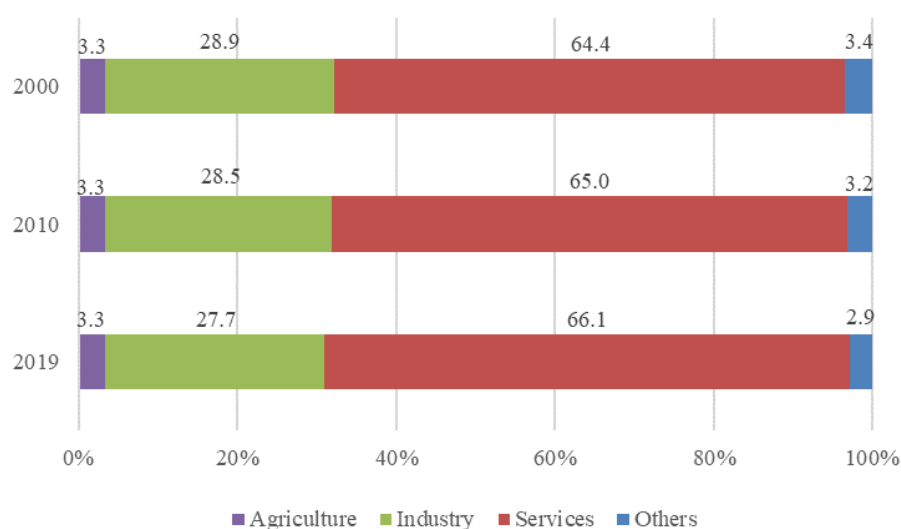
Table 2.3. Female employment by industry in APEC (%)

Economy	2000			2010			2020		
	Agriculture	Manufacture	Services	Agriculture	Manufacture	Services	Agriculture	Manufacture	Services
APEC Aggregate	32.0	20.6	47.5	24.1	20.7	55.2	16.4	19.4	64.2
Australia	3.4	10.2	86.3	2.3	8.6	89.1	1.6	8.0	90.4
Brunei Darussalam	1.0	9.9	89.1	0.6	10.5	89.0	0.5	8.9	90.6
Canada	1.7	11.5	86.9	1.1	8.5	90.3	0.9	8.3	90.8
Chile	4.7	12.4	83.0	5.1	10.3	84.6	4.8	9.9	85.4
China	45.7	24.6	29.7	33.5	27.9	38.5	22.1	25.1	52.8
Hong Kong, China	0.2	10.4	89.4	0.2	4.8	95.0	0.1	3.9	96.0
Indonesia	46.7	15.0	38.3	38.4	14.9	46.7	25.5	17.1	57.4
Japan	5.6	21.6	72.9	3.9	14.8	81.3	2.9	13.8	83.3
Korea	12.3	19.1	68.7	6.9	14.4	78.8	4.5	13.2	82.3
Malaysia	14.1	28.9	57.0	8.9	20.5	70.7	6.1	19.0	74.9
Mexico	6.6	22.1	71.3	3.9	16.3	79.8	3.4	17.6	79.0
New Zealand	5.8	12.3	81.9	4.3	9.7	86.0	3.6	9.0	87.5
Papua New Guinea	77.5	1.5	21.0	69.6	1.9	28.5	59.8	2.7	37.5
Peru	31.4	9.4	59.2	26.6	10.1	63.3	25.7	8.5	65.9
The Philippines	24.0	13.1	62.9	21.5	10.5	68.0	13.2	9.8	77.0
Russia	11.7	22.3	66.0	5.6	17.7	76.8	3.8	15.5	80.8
Singapore	0.5	23.0	76.5	0.4	15.2	84.3	0.3	10.4	89.3
Chinese Taipei	5.4	30.2	64.4	3.7	26.9	69.4	2.8	25.6	71.6
Thailand	47.6	17.3	35.1	36.1	18.2	45.7	28.2	19.6	52.2
United States	0.9	12.7	86.4	0.7	8.5	90.8	0.7	8.6	90.7
Viet Nam	66.3	10.1	23.6	51.2	17.3	31.6	37.5	23.7	38.8

Note: The data used are based on ILO modelled estimates. Details on the ILO's methodology can be found in <http://ilostat.ilo.org/about/data-collection-and-production/>

Source: ILO 2020a.

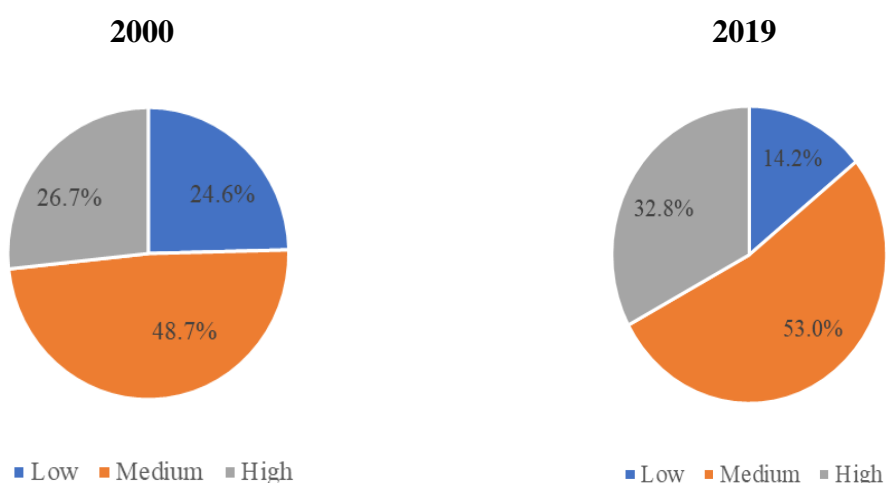
Figure 2.8 presents the participation of the main economic sectors in APEC's GDP. While women's participation in economic activities has been adjusting to the economic transformation occurring in the APEC region, their participation is underrepresented in some areas. For example, manufacturing industries represents 27.7 percent of the GDP in the APEC region, but only 19.4 percent of the employed women in APEC work in this sector. The proportion of women in the services sector is 64.2 percent even as this sector accounts for 66.1 percent of APEC's GDP. In contrast, women are overrepresented in agriculture, which only represents 3.3 percent of the GDP, but 16.4 percent of the employed women work in agriculture in APEC.

Figure 2.8. Value added in the APEC region by sector (% of GDP)

Note: Others refer to financial intermediary services indirectly measured and net indirect taxes.

Source: World Bank, WDI.

While women have decreased their participation in low-skilled occupations and increased their engagement in those occupations requiring medium and high skills in the last two decades, they are still very vulnerable in the labor market. By 2018, 53 percent of female workers were employed in medium-skilled jobs and 14.2 percent in low-skilled ones (Figure 2.9). These types of occupations are those that may be mostly vulnerable, as they could involve tasks with repetitive features, increasing the chances of job automation with the advent of advanced technologies.

Figure 2.9. Female employment participation by skill level (%)

Note: Information not available for Brunei Darussalam; China; New Zealand; Papua New Guinea; and Chinese Taipei.

Source: ILO 2020a.

By occupation, female legislators, senior officials and managers spend more working hours (43.6 hours per week) than female workers in other occupations in APEC economies on

average in 2015; whereas skilled female agricultural and fishery workers spend the shortest working hours or 24.8 hours per week (Table 2.4). In some APEC economies, the differences are striking. This is in line with Lee, McCann and Messenger (2007), who find that hours of work in the services sector are often longer than in other industries or occupations. Moreover, ILO found that working hours in services are on average substantially shorter in developed economies than in developing economies. Compared to men, women have recorded fewer working hours in most occupations in the APEC region. One of the possible reasons is about domestic care responsibilities.

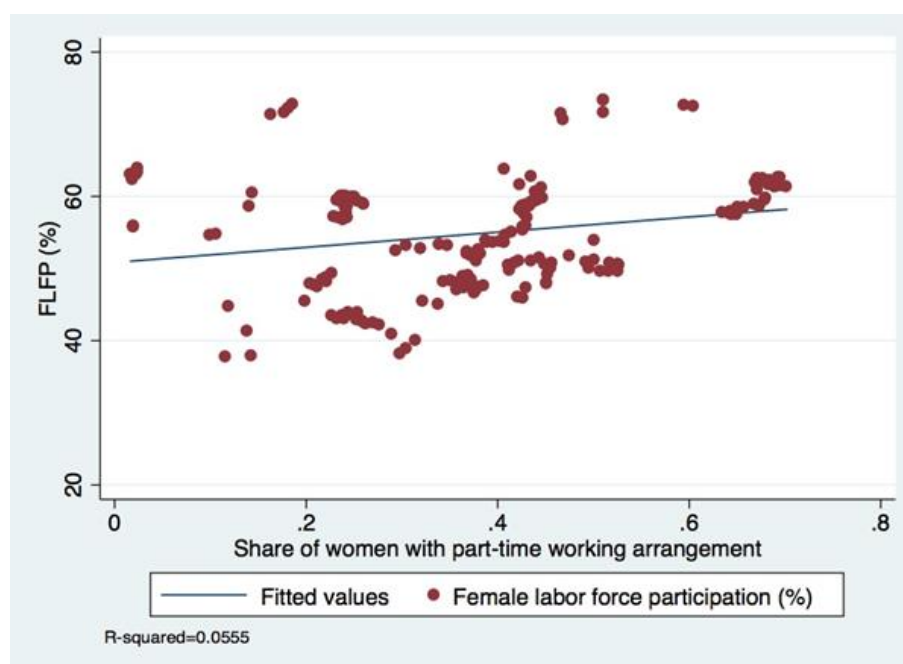
**Table 2.4. Average working hours for women and men by occupation
in selected APEC economies in 2015 (%)**

Occupation	APEC Average		Chile		Indonesia		Peru		The Philippines		Russia	
	M	W	M	W	M	W	M	W	M	W	M	W
Legislators, senior officials and managers	43.4	43.6	46.8	40.8	43.8	42.1	41.8	44.1	44.4	53.0	40.3	38.0
Professionals	37.9	34.2	39.0	33.0	36.2	32.3	35.1	31.2	40.3	38.7	39.0	36.0
Technicians and associate professionals	41.3	37.7	40.5	36.0	43.4	39.2	43.4	39.6	40.0	37.1	39.4	36.6
Clerks	42.1	40.4	41.3	37.2	42.5	41.8	44.0	41.7	43.7	44.1	39.3	37.2
Service workers and shop and market sales workers	45.2	42.0	43.8	37.5	47.9	46.7	46.7	44.4	47.0	43.5	40.3	38.0
Skilled agricultural and fishery workers	32.2	24.8	37.1	28.5	31.6	25.4	32.7	24.7	31.2	21.0	28.3	24.2
Craft and related trades workers	42.5	33.8	40.0	25.3	44.8	35.4	45.0	30.8	42.9	40.3	39.8	37.4
Plant and machine operators and assemblers	46.2	39.6	44.2	35.2	46.7	43.7	50.6	33.4	49.0	47.4	40.3	38.1
Elementary occupations	39.8	34.5	39.5	31.2	43.3	39.3	38.8	29.7	38.0	35.3	39.4	37.1

M=Men; W=Women.

Source: ILO 2020a.

Figure 2.10. FLFP and women with part-time working arrangement in APEC economies, 1990–2018



Note: Part-time worker is defined as an employed person whose normal hours of work are fewer than those of comparable full-time workers. The indicator used here sets the threshold at 30 hours.

Source: ILOSTAT, compiled by authors.

Women's participation in the labour force may also increase with the availability of flexible working arrangements, typically in the form of part-time working arrangements, allowing women to be flexible in managing their career and family responsibilities. In APEC economies, there is a positive relationship between FLFP and women working on a part-time basis (Figure 2.10).

Turning to employers, the average ratio of women-to-men employers in APEC economies has increased; but remains relatively low at less than 40 percent during the period 1991–2020 (Table 2.5). Only one APEC economy, the United States, experienced a ratio of women-to-men employers greater than 50 percent. This suggests that, in the APEC region, the barriers for women as employers are still relatively high, with cultural norms being one of the main factors, giving rise to discrimination that affects women's capacity to manage and expand businesses.⁷

Table 2.5. Women-to-men employers' ratio in APEC economies (%)

Economy	1991	1995	2000	2005	2010	2015	2020
<i>APEC Average</i>	23.2	25.7	30.2	30.9	32.8	34.4	34.9
Australia	43.2	45.7	44.6	46.9	45.6	47.4	44.3
Brunei Darussalam	18.2	22.0	28.8	31.5	34.3	39.0	43.8
Canada	26.0	28.4	36.8	35.9	34.2	37.0	38.4
Chile	20.9	23.0	30.6	26.9	31.3	31.7	32.7
China	18.2	19.8	21.8	24.2	26.8	29.6	31.8
Hong Kong, China	11.9	14.6	16.6	22.3	25.7	28.5	26.3
Indonesia	21.5	24.1	25.9	16.0	21.1	24.6	27.0
Japan	28.4	26.6	24.0	21.2	21.0	20.9	21.4
Korea	18.3	21.2	21.1	24.5	27.0	30.4	35.3

⁷ IER submissions by APEC economies.

Malaysia	11.3	11.9	11.2	16.9	17.2	19.1	19.9
Mexico	9.0	11.7	17.7	18.4	22.3	24.7	25.4
New Zealand	36.5	41.4	40.8	43.9	41.0	49.2	46.9
Papua New Guinea	35.1	33.3	35.5	37.5	38.7	39.3	39.3
Peru	18.1	20.9	23.3	32.5	34.9	37.7	39.2
The Philippines	26.6	27.9	25.7	26.4	30.5	31.6	37.3
Russia	18.2	24.0	57.4	58.6	56.1	48.2	47.0
Singapore	16.8	19.0	18.8	26.4	29.3	33.6	33.2
Chinese Taipei	12.4	14.8	16.7	20.2	22.9	22.8	25.2
Thailand	21.3	24.4	31.5	28.6	33.7	32.2	31.4
United States	42.2	50.5	52.6	49.1	50.4	50.9	51.5
Viet Nam	33.5	34.0	52.5	41.4	44.4	44.5	36.1

Note: The data used are based on ILO modelled estimates. Details on the ILO's methodology can be found in <http://ilostat.ilo.org/about/data-collection-and-production/>

Source: ILO 2020a.

With regard to the self-employed, the women-to-men own-account workers ratio in APEC economies increased on average, from 40.9 percent in 1991 to 63.3 percent in 2020 (Table 2.6). The ratio in some economies is relatively low, possibly due to the fact that employees earn much higher wages than those who are self-employed (Fields 2007). In some economies, laws or regulations that discriminate against women still persist, making it difficult for self-employed women to enter into contracts or obtain credit (ADB 2006).

The women-to-men own-account workers ratio is relatively high in a few APEC economies, such as Viet Nam, at over 98 percent in 2020 (Table 2.6). Vietnamese women owned 95,906 formal enterprises or around 21 percent of total formal enterprises in 2017 (IFC 2017). Most of those, 42 percent, are microenterprises while large enterprises comprised only 1 percent. Moreover, women and men share a similar size of own businesses and similar revenues.⁸ Do and Duchêne (2007) investigated the factors determining the decision of workers to be self-employed in Viet Nam; some determinants for women were predicted income differential, educational attainment, age, marital status and the number of children in the family.

Table 2.6. Women-to-men own-account workers ratio in APEC economies (%)

Economy	1991	1995	2000	2005	2010	2015	2020
APEC Average	40.9	44.8	48.0	51.3	56.3	60.3	63.3
Australia	45.7	45.5	43.9	47.1	48.7	52.3	54.5
Brunei Darussalam	33.1	40.4	53.4	59.9	65.4	74.5	84.2
Canada	55.1	64.6	62.4	61.3	63.3	69.1	71.3
Chile	33.1	35.7	35.6	42.1	61.7	73.0	70.4
China	52.4	53.7	55.8	58.0	59.5	62.0	63.3
Hong Kong, China	14.7	18.9	21.6	29.4	32.1	40.4	48.3
Indonesia	30.1	35.8	36.4	31.3	41.6	48.5	60.8
Japan	52.3	49.4	44.9	40.2	40.0	37.1	40.7
Korea	44.0	46.4	45.5	46.8	44.2	42.1	43.4
Malaysia	34.6	35.1	32.0	32.3	32.6	58.5	59.5
Mexico	30.5	39.4	42.0	50.3	59.9	61.8	61.2
New Zealand	41.7	45.5	45.6	49.4	49.9	56.6	66.2
Papua New Guinea	68.6	72.8	69.7	69.2	72.9	78.6	78.0
Peru	49.1	55.8	62.2	73.2	86.8	80.3	81.1
The Philippines	53.7	53.8	54.6	54.6	57.3	63.6	71.4
Russia	47.8	53.7	87.5	86.0	80.9	78.6	74.8
Singapore	22.1	22.5	28.7	33.1	35.0	35.9	37.7

⁸ The average annual revenue for women-owned small-sized enterprises was USD 548,000; the comparable figure for men was USD 543,000. For medium-sized enterprises, the revenue level was slightly higher for men (USD 5.76 million) than for women (USD 5.76 million).

Chinese Taipei	19.8	22.7	25.6	29.6	32.6	32.7	33.3
Thailand	36.8	41.4	43.2	55.9	61.2	63.6	64.5
United States	52.6	62.8	65.8	62.0	64.0	65.3	66.7
Viet Nam	41.3	45.1	50.7	65.3	91.9	91.4	98.1

Note: Own-account workers are defined as those who are working on their own account or with one or more partners, hold the types of jobs defined as 'self-employment jobs; and are not engaging on a continuous basis any employees to work for them. The data used are based on ILO modelled estimates. Details on the ILO's methodology can be found in <http://ilostat.ilo.org/about/data-collection-and-production/>

Source: ILO 2020a.

Finally, the average ratio of women-to-men 'contributing family workers' in APEC economies was significantly high at more than 200 percent (Table 2.7), which implies that the number of female 'contributing family workers' was more than double that of men. The APEC average in 1991 was 247.5 percent, decreasing slightly to 216.5 percent in 2020. Specifically, Papua New Guinea; Peru; and Viet Nam have sizeable agricultural sectors and employment-to-population ratios that are higher, because a large share of women in traditional societies are often counted as employed in the category of contributing family workers (ILO 2019b). Meanwhile, ratios for Hong Kong, China; Korea; and Japan were even higher at more than 300 percent, possibly due to cultural norms.⁹

Table 2.7. Women-to-men contributing family workers ratio in selected APEC economies (%)

Economy	1991	1995	2000	2005	2010	2015	2020
APEC Average	247.5	258.1	252.6	239.5	225.9	226.0	216.6
Australia	130.8	150.0	147.8	147.3	116.3	119.9	120.7
Brunei Darussalam	80.1	94.3	124.5	135.9	144.8	122.2	70.7
Canada	382.3	289.0	216.1	156.0	185.4	149.4	143.2
Chile	90.3	97.1	124.5	131.3	151.4	197.3	171.8
China	231.9	234.0	241.0	233.8	224.9	220.9	207.5
Hong Kong, China	695.5	899.5	743.4	555.9	629.8	516.1	548.4
Indonesia	237.5	261.3	280.4	261.4	247.7	300.6	262.1
Japan	458.9	462.3	435.3	398.2	450.6	435.3	374.8
Korea	630.7	833.0	673.8	762.2	580.8	651.5	662.4
Malaysia	231.7	221.8	231.5	200.0	165.6	231.5	194.5
Mexico	65.5	86.7	102.4	115.7	114.0	118.9	129.4
New Zealand	190.2	181.4	210.1	191.8	155.4	132.4	127.9
Papua New Guinea	206.9	204.6	211.4	210.7	206.5	205.3	207.6
Peru	151.0	173.3	189.4	232.2	240.5	256.4	263.6
The Philippines	111.3	111.5	110.4	121.9	121.4	126.4	138.3
Russia	55.8	104.2	65.9	66.9	75.4	97.6	110.4
Singapore	301.1	150.6	305.2	239.6	150.8	126.5	117.9
Chinese Taipei	248.5	258.7	291.0	298.2	293.5	224.3	210.8
Thailand	171.2	205.2	206.3	192.3	173.5	172.9	160.3
United States	319.4	205.6	160.0	157.9	132.0	154.6	127.4
Viet Nam	206.0	196.6	234.3	220.2	183.5	186.0	197.6

Note: Contributing family workers are those workers who hold 'self-employment jobs' as own-account workers in a market-oriented establishment operated by a related person living in the same household. The data used are based on ILO modelled estimates. Details on the ILO's methodology can be found in <http://ilostat.ilo.org/about/data-collection-and-production/>

Source: ILO 2020a.

⁹ IER submissions from respective economies.

C. BARRIERS TO WOMEN'S ECONOMIC PARTICIPATION

This section addresses barriers to women's economic participation **based on the IER submissions** for the APEC Economy Policy Report 2020 and previous studies. Some of the main barriers identified by APEC economies are:

- **Cultural norms and domestic care responsibilities**

Cultural views could give rise to discrimination that affects women's capacity to manage and expand businesses, including investment-ready businesses, women's participation in politics and managerial positions, and participation in higher education, including STEM programmes. For example, most female business owners in Indonesia still ask for their husbands' approval before starting a business and regard their primary role to be wives and mothers rather than businesswomen (Asia Foundation 2013). Such mindsets lead to certain occupations being perceived as men-related and others women-related. Male-dominated industries and occupations are particularly vulnerable to reinforcing masculine stereotypes and make it even more difficult for women to excel.

- **Support for work–life balance**

To optimise women's role in the economy, women and men can benefit from support to maintain work–life balance, such as flexible working hours or remote work, and childcare facilities and subsidies. Unfortunately, this is lacking in most APEC economies, even for those leading in terms of women's empowerment. The COVID-19 pandemic has resulted in most economies implementing a work from home policy in order to prevent the spread of the virus. Should this lead to a more permanent shift in practices and make remote work more common, it could help keep women in the workforce and increase their participation in the economy. However, such gains could be wiped off if women are still disproportionately responsible for household work.

- **Gender pay gap**

This issue persists in most APEC economies. The gender pay gap is an internationally established measure of women's remunerations in the economy in comparison to men. It is affected by factors such as: (1) conscious and unconscious discrimination in hiring and pay decisions; (2) women and men working in different industries and different jobs, with female-dominated industries and jobs attracting lower wages; (3) lack of workplace flexibility to accommodate caring and other responsibilities, especially in senior roles; (4) high rates of part-time work for women; and, (5) women's disproportionate share of unpaid care and domestic work, which affects career progression.

Closing the gender pay gap goes beyond just ensuring equal pay. It requires cultural change to remove barriers to the full and equal participation of women in the workforce, including the genuinely equal opportunity to access the same career or work as men in all occupations, industries and levels of seniority (WGEA n.d.-b). Closing the gender pay gap also requires broader cultural recognition of the barriers faced by women in the workplace. In Canada, only 55 per cent of men agreed that there are significant obstacles that make it harder for women to get ahead, compared to 72 per cent of women (Statistics Canada, 2018). This issue will be elaborated further in Parts 3 and 4.

- **Regulations and legal barriers**

Some economies may create regulations or legal frameworks that can be disadvantageous for women. For example, Article 203 of the Chilean Labour Code creates an adverse incentive for companies to cap the number of women employees at under 20.¹⁰ ADB (2006) identifies laws and policies that clearly discriminate between women and men:

- inheritance laws and customs that provide different shares of family property to male and female relatives, or that allocate family land only to male heirs
- laws that set different institutional requirements for women and men (e.g., to establish citizenship, obtain a divorce, give evidence in court, or establish that a crime has occurred)
- laws or procedures that permit women to enter into contracts, obtain credit, seek employment, migrate or take other actions only with their husband's or a male relative's consent
- wage regulations that provide for different wage rates for men and women, or which are gender-biased in the way they value work
- laws that restrict the access of women to certain occupations
- laws that provide for the payment of allowances, such as family allowances, only to male workers or to the head of the household, which is defined as a male household member.

- **Economic conditions**

Unfavourable economic conditions or changes in the economic structure may affect women's participation in the labour force. In China, economic restructuring involving a move from low-end services will affect the apparel and commodities markets, with adverse impacts on less-skilled women. In Canada, women have experienced more layoffs as a result of COVID-19 and a larger reduction in hours worked, with fewer able to get back to work as the economy began to recover in May. Certain sectors like manufacturing and construction work, which account for a greater proportion of men employed, have seen employment rebounding, while other sectors like accommodation and food services, which employs a large number of women and immigrants, are still slowed down because of public health measures and low levels of demand. In Indonesia, the changing economic structure is affecting women's participation in the labour force: the female-friendly agricultural sector is on a declining trend as the population moves from rural to urban areas (AIPEG 2017).

- **Other barriers**

Women may also be affected by the combined and multiplying effects of several forms of discrimination because of their race, ethnicity, gender and sexuality. Among the most affected by these intersections are indigenous groups, women in rural areas, women with disabilities and immigrant women.

The barriers described by APEC economies in their IERs are very similar those identified by studies released by ILO (2017) and UN Women (n.d.-c). The UN Women study notes that some of the barriers affecting women are not just in the labour market, but also at the family and community levels, as men could get more support than women in their education and professional career. In this sense, the restrictions that women are facing are a combination of cultural mindsets and stereotypes compounded by legal barriers.

¹⁰ It is worth noting that, in Chile, a bill is currently pending before Congress, seeking to provide universal daycare/childcare services to encourage women to participate in the labour force.

PART 3: POLICY INITIATIVES AND PROGRAMMES ADDRESSING WOMEN'S ECONOMIC EMPOWERMENT

This part presents and assesses policy initiatives and programmes to improve women's economic participation and security. It examines policies that seek to enhance the positive impact of structural reforms and mitigate potential negative outcomes in the following areas:

- Women's access to education, training and skills development, including upskilling for higher-wage, high-growth future careers, such as STEM, digital and green jobs (in sustainable sectors)
- Women's access to credit, including access to financial services and products
- Women's return to work after maternity leave and access to care leave, including parental leave, subsidised childcare, eldercare, and long-term care leave
- Discriminatory employment practices and restrictions on women's employment and representation, including business ownership and leadership positions
- Women's freedom from violence and freedom of movement, including travelling safely to and from work.

Empowering women to participate fully in economic life is essential to building strong economies, establishing fair societies, and supporting international commitments such as the 2030 Sustainable Development Goals. This is supported by empirical evidence from an ILO (2019b) survey of almost 13,000 companies in 70 economies, which shows that women's participation in business and management is crucial to business sustainability.

The ILO (2019b) survey explores the business case for gender diversity in the workplace, particularly women's representation at the management and board levels, and further evaluates the success of various inclusion initiatives. The survey shows that gender diversity has been considered by companies as a smart business strategy. Most companies of all sizes across the world report that gender diversity helps improve business outcomes. About 60 percent of the enterprises surveyed report that the application of gender equality principles in their companies resulted in positive outcomes, including higher profitability and productivity. Increasing women's labour force participation has also been shown to boost gross domestic product (GDP).

The survey findings lend support to the analysis by McKinsey Global Institute (2018), which predicts that advancing gender equality could increase world GDP by 11 percent, equivalent to USD 11.7 trillion by 2025 (Table 3.1). In the Asia Pacific, GDP growth could increase by 12 percent or USD 4.5 trillion. Another study by the OECD (2019c) focusing strictly on discriminatory social institutions – including discriminatory laws, social norms and practices which create gaps between men and women in terms of rights and opportunities – show that gender-based discrimination in social institutions impedes economic growth and induces a loss of up to USD 6 trillion or 7.5 percent of global income.

Furthermore, a study by Qian (2016) shows that a company with at least one woman on the board of executives outperforms those that have all-male board members. These empirical results underscore the importance of promoting initiatives related to women's empowerment, starting from the launch of programmes and/or policies up to their implementation and enforcement as well as regular monitoring and assessment of their relevance and effectiveness. Based on our calculation, women accounted for almost 50 percent the total population in APEC

economies in 2018, but contributed only 39 percent of the gross national income (GNI) per capita that year.

Table 3.1. Impact of gender equality on GDP by 2025

Selected economies	Improvement over business-as-usual GDP (%)	Incremental GDP (USD billion)
<i>World</i>	11	11,710
Australia	12	225
China	12	2,600
Japan	6	325
Indonesia	9	135
Korea	9	160
Malaysia	8	50
The Philippines	7	40
New Zealand	10	25
Singapore	5	20
Thailand	12	70
Viet Nam	10	40

Note: Only 11 APEC economies were covered by the McKinsey report.

Source: McKinsey Global Institute 2018.

A. FRAMEWORK TO ASSESS POLICIES AND PROGRAMMES RELATED TO WOMEN'S EMPOWERMENT

Before mapping out the available policies and programmes, this study will review a general framework to assess policies and programmes related to women's empowerment. This step is required to understand the key aspects of policymaking specific to women's empowerment issues on which the analysis of policies and programmes will be based.

One of the frameworks regarding constitutional and policy reforms is the Convention on the Elimination of All Forms of Discrimination Against Women (CEDAW). CEDAW, adopted by the United Nations on 18 December 1979, is often described as the international bill of rights for women. As of 2016, 189 members have ratified CEDAW, indicating that these members are legally bound to address women's human rights and focus on ending all forms of discrimination against women and girls to guarantee their rights in all areas of life.

CEDAW, therefore, is an excellent starting point for designing a comprehensive and sustainable gender mainstreaming approach that offers a holistic vision of gender equality, and an overview of the measures necessary to effectively implement such a vision (OECD 2014). This strategic approach can target the legal, regulatory and institutional reforms required to remove barriers to women's equitable involvement in the political, economic and social development of their societies and incorporate a commitment to include both men and women in the process. The following steps are suggested in designing the approach:

- **Clear and coherent domestic strategies and action plans** for gender equality.
- **Strong public institutions** with clear and effective mandates and responsibilities, supported by mechanisms to ensure accountability in fulfilling gender equality and mainstreaming¹¹ commitments. General Recommendation #6 of the CEDAW

¹¹ Gender mainstreaming is a process of assessing the implications for women and men of any planned action, so that the gender perspective becomes an integral dimension of the design, implementation, monitoring and evaluation of policies and programmes (United Nations 1997).

Committee also confirmed the need to establish and/or strengthen gender institutions and procedures at a high level of government and with adequate resources, commitment and authority to: (1) advise on the impact of all government policies on women; (2) comprehensively monitor the situation of women; and, (3) help formulate new policies and effectively implement strategies and measures to eliminate discrimination.

- **Tools for evidence-based and inclusive policymaking and implementation** that take into account potentially different effects on women and men, across policy sectors.
- **Reliable sex-disaggregated data and information** for making informed policy decisions, based on sound evidence.

This study will draw on CEDAW articles in the context of women's economic participation, especially the articles related to education (Article 10), employment (Article 11) and economic and social life (Article 13). Since women's rights are mandated by law, especially those in relation to participation in economic activities, we will also touch on the section on equality before the law (Article 15). Key excerpts from those articles are as follows:

- **Article 10**
Economies must end discrimination against women and girls and ensure equal rights in education. This includes equal access to education and vocational training at all levels. Women and girls must be provided with the same curricula, examinations, standards for teaching, access to scholarships, and equipment.
- **Article 11**
Economies must eliminate discrimination against women in employment. This includes ensuring equal opportunities to choose one's profession and receive equal pay for work of equal value. Women should have equal access to healthy and safe working conditions and social security for retirement, unemployment, sickness and old age, and should not be discriminated because they are married, pregnant, just delivered their babies or are looking after children. Women should be provided with maternity leave and economies should encourage the provision of support to enable parents to combine work and family responsibilities. Special protection needs to be provided to women during pregnancy in types of work proved to be harmful to them.
- **Article 13**
Economies must eliminate discrimination against women and girls in all areas of economic and social life. Women and girls should be granted the same rights as men and boys to family benefits, bank loans, credit and mortgages, and should have equal opportunities to take part in sports and other cultural activities.
- **Article 15**
Economies must guarantee women and girls equality with men and boys before the law. This includes equal access to legal counsel, services and resources. Women (and girls when they reach a certain age) should have the same rights as men and boys to speak for themselves in courts or tribunals, get a loan, rent and inherit property, or sign a contract. Economies must also guarantee the same rights to freedom of movement and choice of residence to women and men.

As of 2019, 20 APEC economies had signed or acted on the ratification, accession or succession of CEDAW.

B. MAPPING OF POLICIES AND PROGRAMMES RELATED TO WOMEN'S EMPOWERMENT

This section aims to provide a general picture of the regulations that support women's economic participation in APEC economies in five key areas: (1) access to education; (2) access to financial products and services; (3) return to work after maternity leave and access to care leave; (4) discrimination and restrictions on women's employment; and (5) women's freedom from violence and freedom of movement. These five areas are summarised in Table 3.2.

Table 3.2. Mapping of key policies and programmes on women's empowerment in APEC economies

Aspects	Reference	Policies or programmes in APEC economies
1. Policies that address women's access to education, training and skills development including upskilling for higher-wage, high-growth future careers, such as digital, STEM and green jobs (in sustainable sectors)	CEDAW Article 10: No discrimination against women and equal rights in education	(1) Act or law confirming no discrimination in terms of education or programmes to ensure no discrimination
	Scope of research	(2) Programme to promote STEM for women
	Scope of research	(3) Vocational programme for women
2. Policies that address women's access to credit, including access to financial services and products	CEDAW Article 13: Equal rights to family benefits, bank loans, mortgages and other forms of financial credit CEDAW Article 15: Equal rights to conclude contracts and to administer property	(1) Act or law confirming no discrimination in terms of financial access
	Scope of research	(2) Programme to give special credit scheme/assistance to woman
3. Policies that enable women to return to work after maternity leave and to access care leave, including parental leave, subsidised childcare, long-term care leave	CEDAW Article 11 Point 2: No discrimination against women on the grounds of marriage or maternity and to ensure their effective right to work	(1) Act or law confirming that women can return to employment after maternity leave and long-term care leave
	Scope of research, also CEDAW Article 11 Point 2(b)	(2) Maternity or parental leave ruling and subsidy provided by government (if any)
	Scope of research, also CEDAW Article 11 Point 2(c)	(3) Programme addressing childcare facilities issues
	Scope of research	(4) Long-term care leave ruling and subsidy provided by government (if any)
4. Policies that address discriminatory employment practices and restrictions on women's employment in certain sectors including business ownership and leadership positions	CEDAW Article 11 Point 1: No discrimination against women in the field of employment	(1) Act or law confirming no discrimination in terms of employment practices
	Scope of research, also on CEDAW Article 11 Point 1(d)	(2) Policies or programmes to promote equity pay
	Scope of research, also CEDAW Article 11 Point 1(c)	(3) Policies or programmes to promote woman advancing to top leadership
	Scope of research	(4) Policies or programmes to assist women starting up or running a business
5. Policies that address constraints on women's freedom from violence and freedom of movement, including to travel safely to and from work	CEDAW Article 16 Point 1: No discrimination against women in marriage and family relations	(1) Act or law confirming protection from domestic violence for woman
	CEDAW Article 11 Point 1(f): The right to protection of health and to safety in working conditions	(2) Policies and programmes that promote a safe environment for women to work

Source: United Nations, compiled by authors.

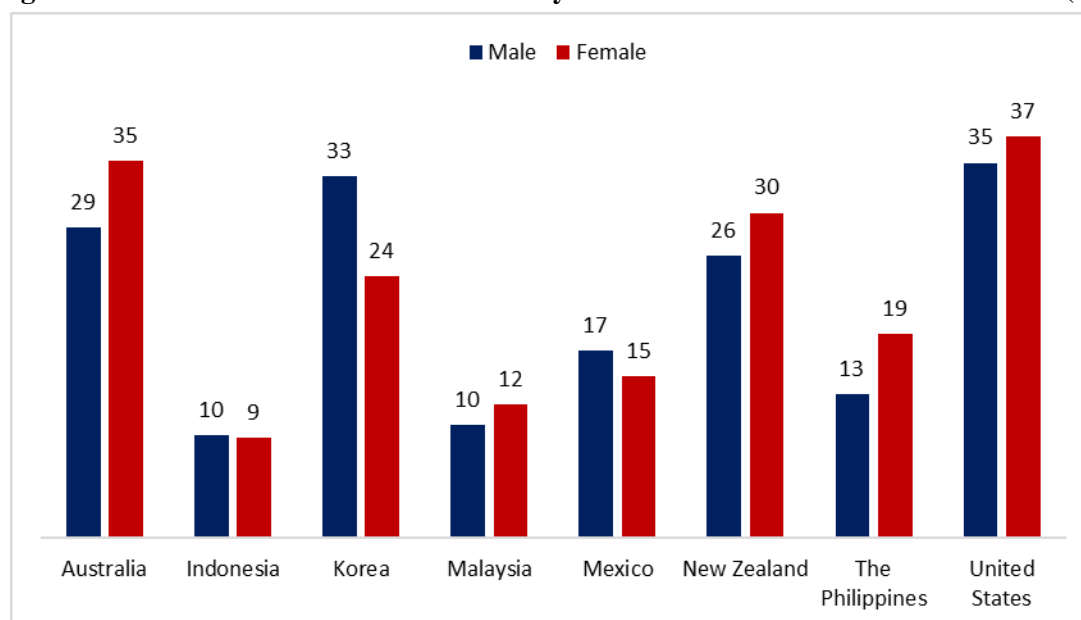
i. Addressing women's access to education, training, and skills development

Longstanding laws and regulations on equal treatment in education

Most APEC economies have longstanding laws and regulations stipulating non-discrimination in terms of education between men and women. The regulations in some economies address aspects of the education system in some detail. In the Philippines, for instance, Republic Act no. 9710/2009, the Magna Carta of Women, highlights equal access and elimination of discrimination in education, scholarships and training. This includes revising educational materials and curricula to remove gender stereotypes and images (Philippine Statistics Authority 2010).

The impact of longstanding laws and regulations in APEC economies is reflected in the narrowing gender gap in education for most APEC economies. In fact, in some APEC economies such as Australia; Malaysia; New Zealand; the Philippines; and the United States, the percentage of women graduating from tertiary education was higher than the percentage of men (Figure 3.1). However, some economies are still struggling to achieve equal access. For example, a few cases were found in Japan that medical schools manipulated their admissions systems to reject female applicants in favour of less qualified male applicants (MEXT Survey 2018). The government has revised implementation guidelines for the selection of university entrants and established rules for measures to ensure fairness. In addition, a study by the OECD (2009b) reveals that parents are less willing to spend money on private tutoring for their daughters than for their sons in Korea, due to prevailing traditional views about women.

Figure 3.1. Educational attainment in tertiary education in selected APEC economies (%)



Note: Educational attainment in tertiary education is defined as the percentage of the female or male population age 25+ with a bachelor's, master's or doctoral degree, or equivalent; data for each economy based on latest year available.

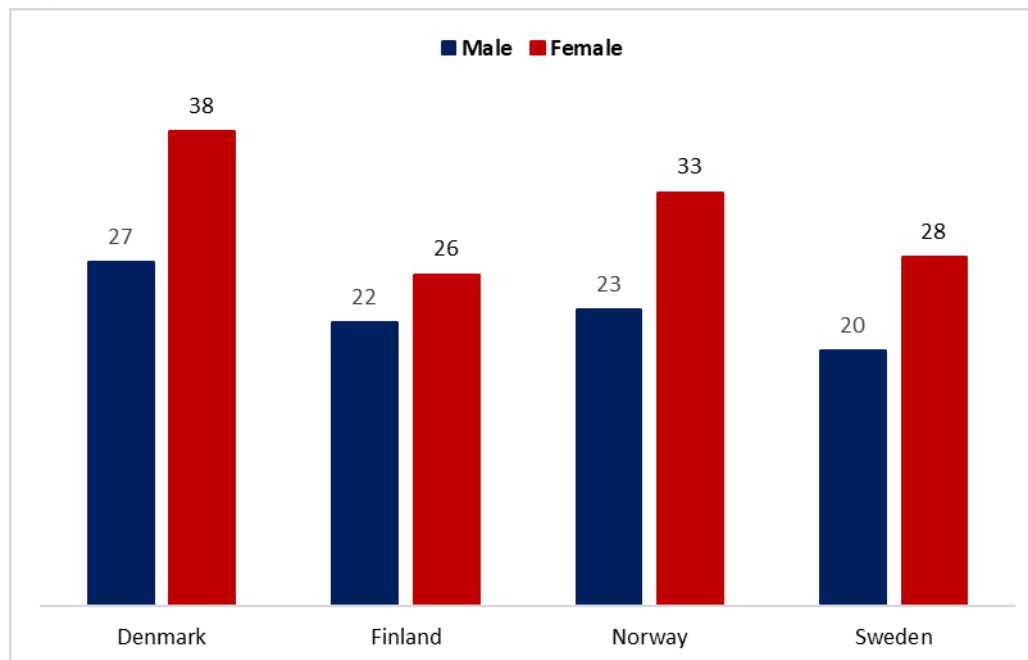
Source: World Bank

Outside the APEC region, Nordic economies have included policies to promote gender equality in education. Iceland, for instance, takes steps to monitoring the textbook content, teaching process and preparing gender equality plans. The overall education system ensures equal treatment between of boys and girls and this is monitored by the Ministry of Education

(Ministry of Social Affairs, Iceland 2018)¹². Sweden encourages the hiring of female professors by setting recruitment targets (Swedish Higher Education Authority 2019). Norway requires teaching aids used in educational institutions to reflect equality regardless of gender (Ministry of Children and Families, Norway 2007)¹³.

In most Nordic economies, the percentage of women graduating from tertiary education exceeded the percentage of men doing the same by quite a significant percentage. Denmark, for instance, has 38 percent of women graduating from tertiary education as opposed to 27 percent of men (Figure 3.2).

Figure 3.2. Educational attainment in tertiary education in Nordic economies (%)



Note: 'Educational attainment in tertiary education' is defined as the percentage of the female or male population or aged 25+ with a bachelor's, masters or doctoral degree, or equivalent.

Source: World Bank 2018 (Denmark data); WDI data for 2017 (for the rest of the economies).

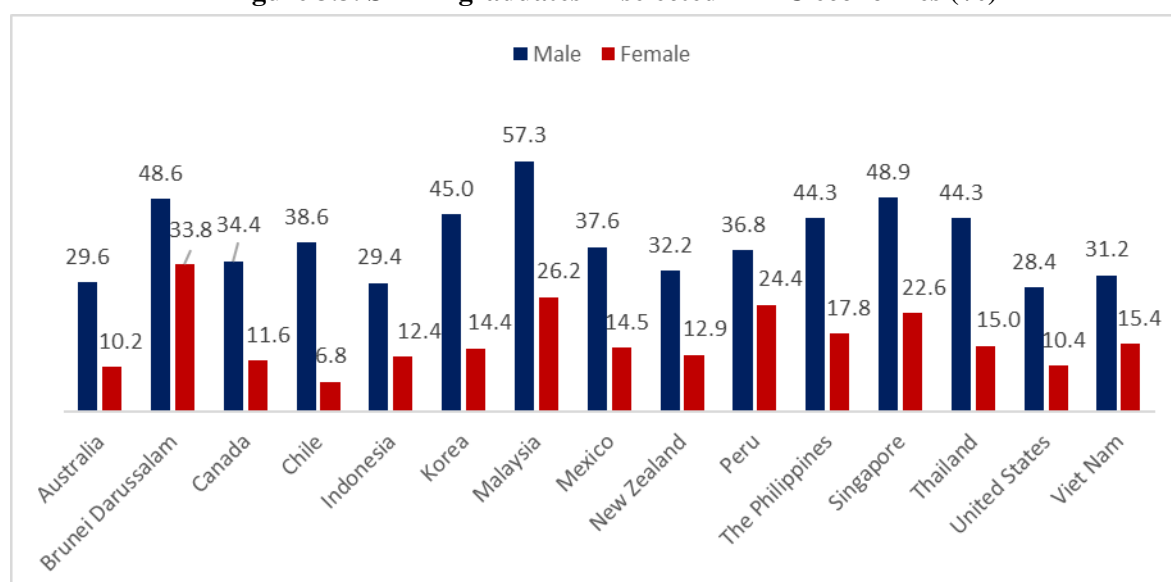
Increasing female participation in STEM fields

Even though the gender gap in formal education is narrowing, women are still largely under-represented in the STEM fields. The average percentage of female graduates in APEC economies from selected tertiary education programmes was only 26 percent for engineering, manufacturing and construction and 33 percent for the sciences and technology compared with 73 percent for health and welfare and 72 percent for education (Zhu and Kuriyama 2016).

Among APEC economies, the highest participation of women in STEM programmes is in Brunei Darussalam, where 34 percent of the female graduates obtained their degrees in STEM areas. In other APEC economies, the figure ranges from 7 to 26 percent (Figure 3.3). Brunei Darussalam's Ministry of Education has rigorously promoted STEM in schools as the starting point to establish a STEM-literate society.

¹² For more information, see Articles 18 and 23 of the Act on Equal Status and Equal Rights of Women and Men No. 10/2008, as amended by Act No. 162/2010, No. 126/2011, No. 62/2014 and No. 79/2015.

¹³ For more information, see Section 16.

Figure 3.3. STEM graduates in selected APEC economies (%)

Note: Graduates from STEM programmes are defined as tertiary education graduates from the engineering, manufacturing, and construction programmes; information and communication technology programmes; and the natural sciences, mathematics and statistics programmes.

Source: World Economic Forum (2016–2019).

This low engagement of APEC women in STEM fields hinders their ability to contribute to higher value-added sectors and impacts their earning capacity. This is believed to be triggered more by preference than discrimination (OECD 2015) as girls are much more likely to expect a career as a health worker or teacher. These gender gaps in career expectations are related more to attitudes than aptitude, which only serve to underline the importance of tackling stereotypes and changing views on suitable career paths early on (OECD 2018a). To deal with this, some APEC economies carried out several programmes to raise awareness of the inequalities resulting from stereotyping.

An interesting programme to increase awareness of STEM fields among girls was carried out in Peru, which has a relatively small gender gap in STEM graduates: in 2019, 24 percent of female graduates from tertiary education institutions chose to take STEM subjects, compared to 37 percent of male graduates (WEF 2019a). A non-profit organisation called MacTec (Mini Academy of Science and Technology) applied Diversity Peer Learning to 8–11 years old girls to educate them on science. The girls sit in groups working with well-recognised scientists from Peru and the world. This project was awarded the 2017 UNESCO Prize for Girls' and Women's Education (UNESCO 2017).

Brunei Darussalam is another economy where the gender gap in STEM graduates is relatively small: 34 percent of female graduates from tertiary education institutions took STEM subjects compared to 49 percent of male graduates (WEF 2019a). Brunei Darussalam, in fact, leads the pack in the Asia-Pacific for its high share of women graduates in STEM. Almost half of its STEM graduates are female, compared with 32 percent in the United States (Tang 2019), for example. The Ministry of Education of Brunei Darussalam has implemented the STEM and Innovative Design Initiative in schools to help establish a society that is able to understand and apply the basics of STEM.

The Philippines is also taking steps to bring STEM literacy to girls at an early age. There, the Department of Education holds an annual event, the National Science and Technology Fair: in

2020, four Filipinos who have excelled in STEM fields shared their knowledge with 161 student-participants from 39 public and private schools across the Philippines (Hernando-Malipot 2020).

In Japan, the Cabinet Office of Japan brings together companies, universities, academic societies and other institutions that promote initiatives to develop female scientists and engineers to serve as a support network for female science and technology students. Information on events hosted by such organisations and messages from female scientists are provided on a dedicated website.¹⁴ In addition, women who are active in science and engineering have been appointed as 'STEM Girls Ambassadors', with the role of delivering lectures across Japan, with cooperation from relevant local governments.¹⁵

Another noteworthy programme is conducted in New Zealand where the gender gap for graduates from STEM fields is quite high: 13 percent of the female students graduating from tertiary education institutions took STEM subjects compared to 32 percent of male students (WEF 2019a). New Zealand holds the National Science Challenges, an annual event established in 2014 with the aim of tackling the biggest science-based issues and opportunities facing New Zealand. This is a core part of the government's investment in science, with allocations of more than NZD 680 million (or USD 589 million) over a period of 10 years (Ministry of Business, Innovation and Employment n.d.). The Challenges bring together the economy's top scientists to work collaboratively across disciplines, institutions and borders to achieve their objectives.

Korea recorded a significant gap in terms of graduates from STEM fields, particularly compared to other APEC economies, with only 14 percent of female graduates from tertiary education institutions taking STEM subjects compared to 45 percent of male students (WEF 2019a). The government enacted the Act on Fostering and Supporting Women Scientists and Engineers in 2002, which specified that mid- to long-term policy goals should be set every five years. The government just introduced its 4th basic plan to establish a society where the true potential of female scientists and engineers can be fully realised. This plan will run until 2023. It also established a government-funded public institution as a result of the 2002 Act called The Korea Center for Women in Science, Engineering and Technology that provides comprehensive support for female scientists and technicians (WISSET 2019).

Some APEC economies promoted STEM programmes with help from international institutions. For example, Chile implemented the STEM and Gender Advancement programme in 2019. This is a UNESCO global project that contributes to the promotion of women and girls in STEM by supporting key stakeholders in the design and implementation of science, technology, and innovation policies for gender inequality.¹⁶ Similarly, Viet Nam partnered with the British Council in Viet Nam and Microsoft Corporation to encourage girls to explore their potential by choosing STEM subjects as part of their higher education studies and then pursuing careers in STEM fields. Viet Nam also held the Build-it Viet Nam Conference, a collaboration involving Arizona State University, the Ministry of Education and Training, the Ministry of Industry and Trade, and the BUILD-IT Alliance, which highlights female role models, encourages the exchange of knowledge and identifies paths to entrepreneurship while offering networking opportunities in a fun and interactive event. The objective of this programme is to connect women in the STEM community. This programme also supports women's

¹⁴ Gender Equality Bureau Cabinet Office website at www.gender.go.jp/c-challenge/.

¹⁵ Japan's IER submission.

¹⁶ Chile's IER submission.

participation in technology and engineering programmes through leadership forums, academic initiatives, and scholarships (Grant 2016).

Even as other APEC economies have been conducting programmes to fuel young women's interest in STEM fields, Papua New Guinea is still facing problems, mostly related to the lack of female mathematics and science teachers. 'Boosting Education Standards Together (BEST)' in PNG particularly aims to increase the number of female teachers necessary to enhance girls' learning and participation in mathematics and science (National Department of Education 2019).

Even though the gender gap in STEM graduates is quite evident, it is also clear that some APEC economies are conducting initiatives to close this gap. This will take time as it necessitates changing mindsets and eliminating stereotyping. However, consistent efforts have been shown by some APEC economies, which could produce significant results and inspire others to follow.

The COVID-19 pandemic may be the catalyst for APEC economies to pay more attention to boosting STEM literacy, with particular focus on women's participation, given the gap between male and female students graduating from STEM fields. Most APEC economies have conducted initiatives to promote STEM literacy among girls and have performed campaigns on STEM at the domestic level (see Table 3.3), which are important to generate greater interest among girls to embark on studies in a STEM field and encourage greater gender diversity in the field. Such initiatives should be combined with other measures supporting the entry of women to STEM programmes at the tertiary education level and improving graduation rates of women who are enrolling in these programmes. A concerted effort by the government, private sector and educational institutions to provide real-world, problem-solving experience could be effective in increasing women's participation in STEM fields.

Policy action is needed to bridge digital gender divides

For more sustainable and inclusive economies and societies, both women and men need to be able to participate in the digital transformation. However, women still lag behind men in their ability to access, use, and afford digital tools. In 2017, women in nearly all APEC economies used the internet to a lesser extent than men. Peru and Indonesia exhibited the widest digital gender divide among the APEC economies for which data were available. This phenomenon is not limited to APEC economies: in every region of the world except the Americas, more men than women use the internet – globally this amounts to only 48 percent of women compared with 58 percent of men (ITU, 2019).

In some APEC economies, particularly in rural areas and among the socioeconomically disadvantaged, affordability can be a major barrier to the digital world. Affordability not only refers to the financial resources needed to purchase and operate digital technologies but also to human resources. This includes the time needed to learn how to use digital tools. However, time poverty disproportionately affects women. Among other factors, this often results from the unpaid work that women take on within the home and the care they provide for children and the elderly – a situation that has been exacerbated by the COVID-19 crisis.

Women also face obstacles rooted in socio-cultural norms that prevent them from playing a more active role in the digital revolution (OECD, 2019d). Schools are particularly important in this regard, as they create a space for education to help tackle the gender digital divide by dismantling gender stereotypes that prevent girls from developing the skills, ambition, and confidence needed to thrive in the digital world. Granting access to (good) education to all

individuals, including girls and women who live in disadvantaged conditions or areas, is a necessary condition to bridging the gender divide, both in the analogue world and even more so in the digital world.

Gender differences also emerge with respect to the skills and confidence in using digital technologies. For example, fewer women apply for jobs online and use Internet-banking services than men. The gender gap tends to be larger when female educational attainment and income are relatively low, and they are especially so relative to the costs of mobile handsets, digital devices or data.

Policy action is key to support APEC economies in bridging these digital gender divides. Early interventions aimed at tackling gender gaps in attitudes and competences are key to succeed in ICT-rich environments, and are also the most cost effective and have the longest-lasting impact. When taken together, four key education-related actions that could facilitate systemic change and break down the barriers to women's digital empowerment in APEC economies include: promoting ICT use, skills and learning; empowering educators and making them active agents of change; changing attitudes and expectations; and preventing discrimination and gender-based violence – which begins by addressing teachers' biases and gender stereotypes in textbooks.

Preparing gender equality plans and training for teachers

A majority of APEC economies have longstanding laws and regulations stipulating non-discrimination in education for both women and men. This has created a conducive environment for women to pursue higher education, thus narrowing the gender gap in education across the region. However, some places still experience a wide gender gap in education despite gender equality becoming part of the education curriculum that is supervised by the authorities in charge of the education sector (see Table 3.3). Efforts to eliminate gender bias should start from an early age and schools could serve as one of the avenues for this purpose.

Importantly, the gender equality mindset should be instilled in teachers. Being on the front lines, teachers have a significant role in educating students free from gender bias. Specific training should be developed in this area. Table 3.3 shows that we have not been able to identify programmes for teachers on this issue in almost half of APEC economies.

Table 3.3. Policies and programmes ensuring gender equality in education across APEC economies

Policies or programmes	No. of APEC economies implementing
Involvement of government-related institution (e.g., Ministry of Education) in promoting gender equality	21
Inclusion of the concept of gender equality in the curriculum	21
Availability of training for teachers in gender equality	11
Availability of campaign or programme to promote STEM literacy among girls	18
Availability of a economy-level STEM campaign/programme	18
Establishment of government-linked vocational training institutions (only for women)	5

Source: Compiled by Presisi Indonesia from Economy sources and Government websites.

Keeping women in the labour market through vocational training

Another important aspect related to education is the presence of programmes to enhance women's skills and competencies. Studies have found that women tend to have less relevant skills, such as commercial awareness to start a business (Zhu and Kuriyama 2016). These additional skills are important to address the barriers to women re-entering the market after taking maternity leave or remaining economically productive after having children.

Vocational programmes could assist women in returning to the labour force given the proportion of economically active women has been on a declining trend for the period 2000–2019. This is quite relevant in the middle of the COVID-19 pandemic where people in a number of sectors are losing their jobs.

The Philippines is among the APEC economies focusing on developing vocational schools for women. Under the 2009 Magna Carta of Women, the government encourages women to learn non-traditional skills, particularly through vocational training at the tertiary level. The Congress of the Philippines also promotes the 1995 Act Providing Assistance to Women, where women who are citizens of the Philippines, and who are at least 18 years of age may undergo technical training and programmes at the Technical Education and Skills Development Authority (TESDA) Women's Center. The TESDA Women's Center serves as the vocational training centre for women, offering free competency-based training programmes (full qualifications) under the Universal Access to Quality Tertiary Education Act (Republic Act no. 10931/2017).

Hong Kong, China has developed the Employees Retraining Board (ERB), an independent statutory body that offers a wide range of training and retraining programmes and services to meet the market's changing needs. Currently, more than 80 percent of the trainees enrolled in around 700 ERB courses are women. Under the Women's Commission established by the government in 2001, HKD 4 million (or USD 520,000) is allocated every year to women's groups and non-governmental organisations to help them organise programmes and activities that support women's development. One of the funding scheme's themes is women's employment, which complements the government's work in motivating more women to join the labour force. To date, it has funded more than 110 organisations and 400 projects amounting to HKD 23 million (or USD 2.99 million).¹⁷

In Korea, the Women's Re-employment Centers under the Ministry of Gender Equality and Family provide career counselling, vocational training, internship opportunities, job placement, start-up support and a follow-up service to help women adapt to the workplace as well as provide start-up support. It also provides comprehensive employment and support services to aid in job-seeking by unemployed women and women who took career breaks due to childcare or housework.

In Canada, the Red Seal trades represent high-quality and well-paid careers that are critical to Canada's economic growth,¹⁸ but women account for only 9 percent of the apprentices in Red Seal trades, and about half are in the low-paid hairstylist, cook or baker trades. In response, the government has established several programmes to promote more women succeeding in the

¹⁷ Hong Kong, China's IER submission.

¹⁸ The Red Seal Programme helps to develop a highly qualified, productive and mobile skilled trade workforce by developing high-quality Red Seal products, including Red Seal occupational standards and interprovincial examinations for Red Seal trades. For the 56 designated Red Seal skilled trades, the federal government works with provincial and territorial partners and industry to set common standards of excellence. Tradespeople who successfully pass the Red Seal examination receive a Red Seal endorsement on their provincial/territorial trade certificates.

Red Seal trades. The Apprenticeship Incentive Grant for Women, launched in 2018–2019, provides grants to registered apprentices who have successfully completed the first- or second-year level of an apprenticeship programme in eligible Red Seal trades. The Skilled Trades Awareness and Readiness Programme, launched in 2018, aims to help women explore and prepare for a career in the skilled trades. The Union Training and Innovation Programme, launched in 2017, aims to improve the participation of women and other key groups in the Red Seal trades through apprenticeship training, innovation and enhanced partnerships. Over 3,000 participants benefited from the Apprenticeship Incentive Grants for Women in 2019–2020.

In Russia, the National Employment Facilitation Program includes activities aimed to promote employability of women with children, including through providing vocational training opportunities, facilitating their return to a former place of employment, and helping them get back to work after maternity leave. More than 26,000 women on parental leave have been directed to professional education, retraining and career development opportunities.¹⁹

Some APEC economies have developed vocational schools specifically for underprivileged women. Malaysia, for instance, established the YWCA Vocational Training Opportunity Centre. The centre provides skills training for underprivileged young women and girls from economically disadvantaged families. Malaysia has also developed programmes in line with the concept of lifelong learning, including training in culinary skills, baking, religious studies, languages, handicrafts and basic computer programs. In addition, Malaysia launched programmes to improve graduate employability in 2010, providing training tailored to the job market and giving students experience working in relevant industries.

Thailand and Peru also have programmes to assist women from disadvantaged families. Peru's Ministry of Labour developed the PROARTEX Project to develop the skills of poor female textile artisans, thereby giving women access to cooperative mechanisms, training courses, local and provincial-level fairs and business groups, as well as information service centres and fixed points of sale. Meanwhile, in Thailand, the government has established vocational training for local women to protect, assist and rehabilitate victims of human trafficking and prostitution. There are eight such centres as of 2017 (United Nations 2017).

In Papua New Guinea, the local Member of Parliament and the Minister for Trade, Commerce and Industry developed a project with the Yangoru-Saussia District Development Authority, to lift women in the district out of poverty by giving them the literacy and basic budgeting and savings skills needed to successfully access microfinance services to improve their informal economic activities (Pacific Women 2016).

Many of the programmes promoted by APEC economies aim to increase women's participation in the labour market in general. Some APEC economies have also developed programmes focused on specific skills for specific sectors, like in Mexico, where female labour participation is low, at only 44 percent compared to 79 percent for male labour participation. The National Institute for Women (INMUJERES) Economic Independence Project (*Proyecto de Autonomía Económica*) seeks to change gender stereotypes about jobs by training disadvantaged women of all ages to develop skills in non-traditional trades. INMUJERES in Mexico City trained more than 3,500 women in plumbing, electricity, welding, mobile phone repair, auto body painting, appliance repair, artisanal blacksmithing, and computing (OECD 2017).

¹⁹ Russia's IER submission.

To encourage greater uptake of the skilled trades among women, Canada offers the Apprenticeship Incentive Grant for Women, a pilot project to double the financial support for women training in male-dominated skilled trades. Canada also recently introduced the Science Funding and Support for the Next Generation of Researchers to reduce gender disparities within the academic research community in Canada.²⁰

Efforts across the APEC region to bring women back to the labour market after maternity leave are evident, as are initiatives to lift women out of poverty. Non-traditional vocational jobs make up around 41.8 percent of the total labour force in APEC in 2018; the presence of vocational or training schools may help in addressing the issue of a declining trend in FLFP in APEC.

ii. Addressing women's access to credit, including access to financial services and products

Gender discrimination in financial matters

A survey by the World Bank highlights that 19 APEC economies grant equal ownership rights to immovable property, 18 APEC economies guarantee equal rights to daughters and sons to inherit assets from their parents and 18 APEC economies promotes equal rights for the surviving spouse to inherit assets. Table 3.4 summarises the findings from this survey.

Table 3.4. Gender discrimination in access to assets in APEC

Economy	Do men and women have equal ownership rights to immovable property?	Do sons and daughters have equal rights to inherit assets from their parents?	Do female and male surviving spouses have equal rights to inherit assets?
Australia	Yes	Yes	Yes
Brunei Darussalam	Yes	No	No
Canada	Yes	Yes	Yes
Chile	No	Yes	Yes
China	Yes	Yes	Yes
Hong Kong, China	Yes	Yes	Yes
Indonesia	Yes	No	No
Japan	Yes	Yes	Yes
Korea	Yes	Yes	Yes
Malaysia	Yes	No	No
Mexico	Yes	Yes	Yes
New Zealand	Yes	Yes	Yes
Papua New Guinea	Yes	Yes	Yes
Peru	Yes	Yes	Yes
The Philippines	No	Yes	Yes
Russia	Yes	Yes	Yes
Singapore	Yes	Yes	Yes
Chinese Taipei	Yes	Yes	Yes
Thailand	Yes	Yes	Yes
United States	Yes	Yes	Yes
Viet Nam	Yes	Yes	Yes

Source: World Bank 2020.

²⁰ Canada's IER submission.

The survey also highlights that, with respect to access to credit, 13 APEC economies do not have laws prohibiting discrimination based on gender and 14 economies do not have laws prohibiting discrimination on the basis of marital status (Table 3.5).

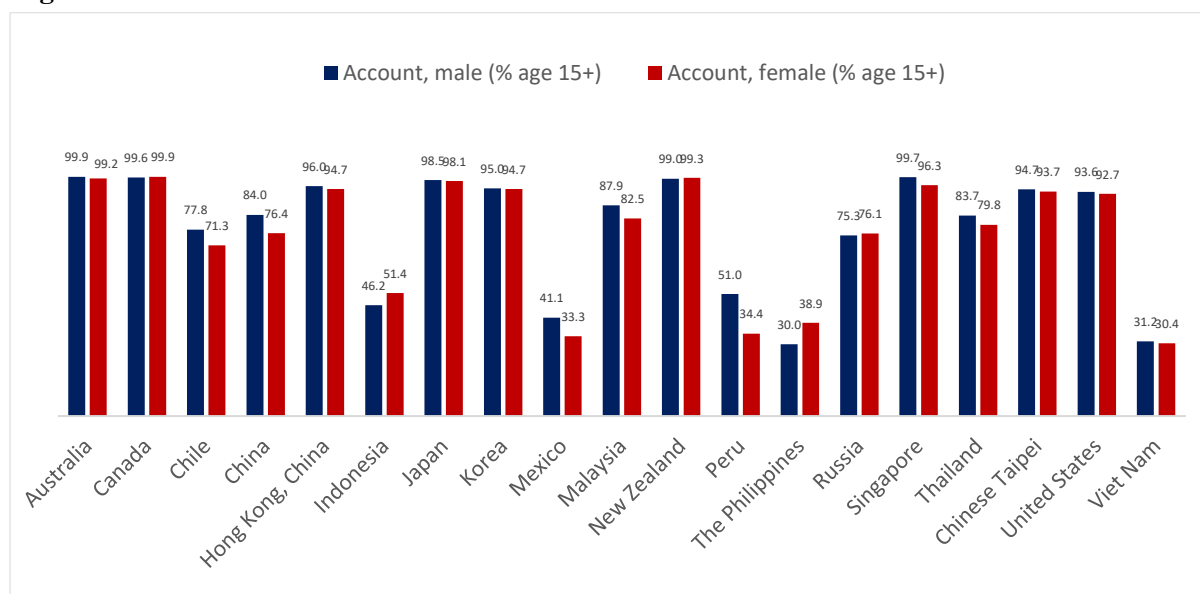
In terms of account ownership at a bank, the gap between men and women is narrow (Figure 3.4). However, for some economies, the proportion of women with an account at a bank or other financial institution remains below 50 percent, a disparity which may require policy responses. Some economies do this through a financial inclusion policy, which is discussed in the following section.

Although there are still many APEC economies without laws prohibiting discrimination on the basis of marital status in access to credit, most APEC economies guarantee equal rights in terms of assets. This should support women who wish to access credit, since financial institutions see collateral as one basis for assessing a potential borrower's creditworthiness.

Table 3.5. Gender discrimination in access to credit on the basis of marital status in APEC

Economy	Does the law prohibit discrimination by creditors on the basis of marital status in access to credit?	Does the law prohibit discrimination in access to credit based on gender?
Australia	Yes	Yes
Brunei Darussalam	No	No
Canada	Yes	Yes
Chile	No	No
China	No	No
Hong Kong, China	Yes	Yes
Indonesia	No	No
Japan	No	No
Korea	No	No
Malaysia	No	No
Mexico	Yes	Yes
New Zealand	Yes	Yes
Papua New Guinea	No	No
Peru	No	Yes
The Philippines	Yes	Yes
Russia	No	No
Singapore	No	No
Chinese Taipei	No	No
Thailand	No	No
United States	Yes	Yes
Viet Nam	No	Yes

Source: World Bank (2018, 2020).

Figure 3.4. Share of men and women in APEC with an account at a bank or financial institution

Note: 'Account' is the percentage of respondents who report having an account (by themselves or together with someone else) at a bank or another type of financial institution or report personally using a mobile money service in the past 12 months. No data available for Brunei Darussalam and Papua New Guinea.

Source: World Bank 2017.

Financial inclusion and access to micro and SME loans

Some APEC economies have developed a comprehensive approach to improving access to finance under the concept of financial inclusion. According to the World Bank, financial inclusion means that individuals and businesses have access to useful and affordable financial products and services that meet their needs – transactions, payments, savings, credit and insurance – delivered in a responsible and sustainable way (World Bank 2018).²¹

APEC economies have adopted financial inclusion policies to advance access to financial education and financial products and services (APEC 2019c, Table 3.6). Chile, for instance, established the Financial Inclusion Advisory Committee which set up the Financial Education Programme and an action plan targeted at young people and women. Banco Estado, the only public bank in Chile, plays a big role in developing in-person and virtual training to increase women's financial knowledge and management skills. Banco Estado also developed Abeja Emprende Capital, a fund that subsidises business management expenses and investments for women entrepreneurs. Similarly, Mexico launched its National Policy for Financial Inclusion (PNIF) in 2016. The PNIF provides a framework for government coordination and policy and programmatic priorities to advance financial inclusion (APEC 2019c).

Table 3.6. Policies and programmes broadening access to financial services and products across APEC economies

Policies or programmes	No. of APEC economies implementing
Availability of government's financial literacy programmes for women	18
Availability of financial inclusion programmes	21
Availability of government-linked microloan programmes	12
Availability of technology-enabled microloan programmes	5

Source: Compiled by Presisi Indonesia from Economy sources and Government websites

²¹ For more on financial inclusion, see 'Financial Inclusion Overview' in World Bank (2018, 28–35).

In Papua New Guinea, the Pacific Financial Inclusion Programme, together with the UN Capital Development Fund, provided financial and technical support to the Women's Micro Bank Limited. The technical assistance allowed the bank to implement a tablet-based, biometric (fingerprint) system for basic services like savings, deposits, withdrawals and checking of balance. This system is available at a network of Mama Bank Access Points, kiosk-type structures located at marketplaces that are staffed by two persons, an arrangement that brings banking services closer to women's homes and workplaces, and to women in rural areas. The loan to the Women's Micro Bank is the first of its kind for the UN Capital Development Fund and will be used for on-lending to women entrepreneurs served by the Mama Bank Access Points. This move is expected to bring access to credit to more women in the informal sector.

Programmes related to financial access can be driven by government as well as private institutions. Some APEC economies have developed credit products for micro or small and medium-sized enterprises (SMEs) to improve women's access to credit. In Mexico, the Ministry of Economy offers micro or SME credit to rural women, and the Institute of Social Security and Services for State Workers (ISSSTE) provides housing loans for women.

Chinese Taipei has a programme called Go Incubation Board for Startup and Acceleration Firms (GISA), which aims to provide female entrepreneurs with a friendly capital-raising channel. GISA offers free financial advice, waives procedures to go public, and helps innovative companies to obtain fresh capital through the capital market. It empowers women to cope with financial problems and make appropriate decisions. In addition, the Ministry of Labour has launched the Phoenix Micro Start-up Programme, which offers business loans and interest subsidies to relieve financial pressures at the early stages of a business.²²

Meanwhile, Indonesia has the Mekaar Programme initiated by a government-linked company, PT Permodalan Nasional Madani. Mekaar provides capital loans for underprivileged women who own micro businesses, including those that just started out or have plans to develop their business. The loan amount is IDR 2–3 million (USD 150–220) per person, with maturity of 54 weeks.²³

Canada is also active in promoting access to credit. Farm Credit Canada, for instance, has a new lending product for women entrepreneurs in agriculture, and provides advisory and learning services. The Business Development Bank of Canada has a CAD 1.4 billion (USD 1.1 billion) three-year loan facility for women-owned SMEs. Similarly, Canada's Women Entrepreneurs Fund has allocated CAD 20 million (USD 15.2 million) for women-owned/led SMEs to support market expansion within the economy or overseas. Export Development Canada has also earmarked CAD 250 million (USD 189.6 million) for women entrepreneurs engaged in export-oriented business (Dea 2019). The collaboration of government and private institutions is necessary to help women to become economically independent.

To support women entrepreneurs, Malaysia introduced the TemanNita Programme Financing Scheme through TEKUN Nasional, an agency under the Ministry of Entrepreneurial and Cooperative Development. This microfinancing scheme is available to women entrepreneurs who apply as groups of five. These groups are required to meet weekly and make repayments at those meetings. The first round of financing ranges from RM 1,000 (USD 230) to RM 10,000

²² Chinese Taipei's IER submission.

²³ Indonesia's IER submission.

(USD 2,300). After they have repaid the first round of financing, they can apply for the second round, ranging from RM 1,000 (USD 230) to RM 20,000 (USD 4,600).

In the Philippines, the Quaden and Rural Credit Guarantee Corporation (Quedancor), which is supervised by the Department of Agriculture, provides capital to women entrepreneurs for start-up or expansion of agri-fishery related businesses. The Congress of the Philippines also created micro, small and medium enterprise (MSME) support centres, which provide women entrepreneurs with access to information, training and credit facilities. Congress also stipulated that women who are citizens and at least 18 years of age may access a loan not exceeding the value of her business equipment at prime interest rate or at the rate of 12 percent per annum.

Complementing these initiatives is the microfinancing program for poor and low-income households by the Bangko Sentral ng Pilipinas (BSP), the Philippines' central bank. The BSP considers microfinancing an effective intervention to alleviate poverty, and encourages both microfinance-oriented banks, and microfinance operations in existing banks, providing them with supervision and guidance. BSP examines on a yearly basis the risk management, assets and loans of rural and thrift banks, which are ideal channels for microfinance as they already have the infrastructure to serve those in villages. BSP also introduced guidelines for microfinance-oriented banks as all their loans are unsecured. These guidelines help in evaluating microfinance portfolios, and are also useful for banks that are not microfinance-oriented but have microfinance operations.

Also of interest is Viet Nam's Access to Micro Finance Programme, which helps poor women gain access to credit to set up their own business and get out of poverty. The women are taught how to obtain loans, set up a business and build strong families that support gender equality and innovation. Another example is the Viet Nam Women's Union, which provides a collective guarantee that enables women to access subsidised credit from domestic banks, such as the Viet Nam Bank for Agricultural and Rural Development, and the Viet Nam Bank for Social Policies. Such partnerships between the union and banks have led to new businesses being financed, including household enterprises (family businesses). In all, the union has helped women borrow over VND 10,000 billion (USD 500 million) from banks and from the National Fund for Job Creation.

Meanwhile, Russia provides microloans for women entrepreneurs at a preferential rate through regional public microfinance organizations for SMEs and the Support for Individual Entrepreneurial Initiative National Project.

To make microfinance programmes a success, it is crucial to have good credit infrastructure. Recognising this, Peru established the Credit Information Registry, a credit bureau regulated by the General Law for the Financial System. The Credit Information Registry provides information on the credit history of potential and current borrowers, which enables a better credit risk assessment of borrowers, which in turn supports more accurate lending decisions (APEC 2011).

Another important element for microfinance is technology, which plays a vital part in supporting the financial inclusion strategy of economies. According to Genesis Analytics (2018), apart from providing a safe place to save, mobile financial services enable MSMEs and smallholder farmers, of which women account for more than half, to access much-needed microcredit. Digital finance could provide access to 1.6 billion unbanked people, more than half of them women. An additional USD 2.1 trillion of loans to individuals and small businesses

could be booked sustainably, as the providers can assess credit risk for a wider pool of borrowers (McKinsey Global Institute 2018).

Moreover, a joint study by the APEC Business Advisory Council (ABAC) and the University of Southern California shows that the use of e-commerce by women enabled them to grow their businesses and bypass many challenges encountered in traditional business environments due to gender discrimination. With e-commerce, women also may not need as much collateral or may have limited overhead costs, and could be able to create a more flexible work schedule. As indicated by the study, women's ability to grow exponentially and through international markets was expanded through e-commerce. The study reported that e-commerce also contributes to the elimination of gender biases as the online medium can place a layer of invisibility on the seller's identity. The digital economy presents a major opportunity for women-led MSMEs to advance but requires infrastructure and a supportive environment to enable women to capitalize on this opportunity.

iii. Enabling women to return to work after maternity leave and to access care leave

Legal protection for women to return to work

A study by the United Nations Children's Fund (UNICEF) identifies key issues affecting women's decision to return to work after maternity leave. First, maternity leave with no commensurate paternity/parental leave may reinforce the gendered division of care work at home, that such work should be shouldered mostly by the mother. Second, availing of maternity leave may also lead to gender imbalances within the workplace, as some employers may prefer to hire men to avoid the costs associated with maternity leave, particularly in non-routine, specialised work (UNICEF 2019). The general absence of laws supporting re-entry into the labour force after a woman gives birth inadvertently penalises women who work, by making it more difficult to balance family and work responsibilities amid the absence of mandated parental leave, a situation aggravated by expensive childcare services (APEC 2019c).

Almost all APEC economies have laws protecting pregnant women from dismissal (World Bank 2020).²⁴ However, only 10 APEC economies have laws to protect the right of women to an equivalent position after maternity leave (World Bank 2018).²⁵ China, for instance, through the Protection of Women's Rights and Interest Law of 1992 (amended in 2005) prohibits employers from cancelling the employment contracts of women who are on maternity leave or breastfeeding, unless requested by the female employee. In Korea, the Labour Standards Act (2007) stipulates that an employer shall reinstate female workers to the same work or to work for the same wages after the end of a maternity leave. In addition, Korea, under the Equal Employment Opportunity and Work–Family Balance Assistance Act (2007) has put in place rules that prohibit an employer from retiring women workers due to marriage, pregnancy or childbirth. Peru's Act no. 30709 (2017) prohibits employers from dismissing an employee or not renewing a contract of employment for reasons related to the worker being pregnant or breastfeeding.

Viet Nam specifies in the Labour Code (2012) that in case the previous work is no longer available, the employer must arrange other work for the employee with a wage that is not lower than the wage she received prior to the maternity leave. Russia extends the protection of

²⁴ Brunei Darussalam; Malaysia; Singapore; and Papua New Guinea currently do not have specific regulations.

²⁵ Australia; Canada; Chile; Korea; Mexico; New Zealand; Peru; Russia; the United States and Viet Nam have set specific regulations.

women's employment beyond the maternity leave period, by specifying in the Labour Code (2001) that the employer has no right to cancel labour contracts with pregnant employees, women having children under 3 years old, or single mothers nursing children under 12 years old without their agreement, except in the event of company liquidation.

Even though the prevailing laws institute employment protection, some women still exercise personal or cultural preferences to voluntarily not return to employment; or they may take a break during the childraising period. Malaysia introduced various programmes to support women returning to employment through TalentCorp, a government agency. Between 2015 to April 2019, Malaysia's Career Comeback Programme supported 1,136 women taking a career break, of which 820 women successfully re-joined the labour force. Malaysia also introduced a 12-month income tax exemption for women who re-enter the workforce after a break of at least two years (for women who returned to the workforce between the years of assessment 2018 to 2020).²⁶

Some APEC economies provide capacity-building programmes to support women in gaining necessary skills, either to return to work with new skills or to change their profession for better work-life balance. Hong Kong, China does this through its Employees Retraining Board. Russia also conducts more than 500 retraining programmes and 300 professional development programmes annually for women on parental leave to foster their adaptation to and increase their competitiveness in the labour market.

Singapore has a unique programme called Career Trial that provides opportunities for jobseekers and employers to try each other out over a period of time, and assess job fitness. Since 2019, this programme was expanded to include part-time jobs, which are especially suitable for caregivers who are keen to balance their family and caregiving responsibilities.

In supporting women to remain in the labour market after giving birth, some economies further regulate a flexible working arrangement. Flexible working hours can help working parents to reconcile their work schedule with the childcare centre or school (Cazes et al. 2016 in OECD 2016). Some women may prefer to reduce their working hours permanently by choosing part-time work; indeed, women, often mothers, are on average three times more likely than men to work part-time (OECD 2016). Working from home, another flexible working arrangement, can also attract women by saving commuting time and enabling them to be close to their children.

Malaysia's TalentCorp works with organisations to implement work-life practices at their workplace. It provides advice to organisations on flexible working arrangements, benefits such as extended maternity leave and paternity leave, and facilities such as nursing rooms and childcare centres at the office. Many of these work-life practices are geared toward women's needs, especially mothers with young children.²⁷

In this sense, outside APEC, Iceland has formalised flexible work arrangements and family balance under the Act on Equal Status and Equal Rights of Women and Men no. 10/2008, which mandates that employers shall take the measures necessary to enable women and men to reconcile their professional obligations and their family responsibilities. These measures are aimed at increasing flexibility in the organisation of work and working hours to take account of the family circumstances of workers and the needs of the labour market, including

²⁶ Malaysia's IER submission.

²⁷ Malaysia's IER submission.

facilitating the return of employees to work following maternity/paternity/parental leave or leave from work due to pressing and unavoidable family circumstances.

Even where regulations on flexible working arrangements exist, however, women may be hesitant to request them in case it may be perceived as lack of commitment to the firm. For instance, in the United Kingdom, around 38 percent of working mothers with a child between 9 and 24 months interviewed in 2013 would have liked to have made use of a flexible working practice but did not request for it. About half worried about being viewed negatively by employers, and 41 percent worried about the potential harm to future career prospects (DfBIS 2016 in OECD 2016). Therefore, extending the right to request flexible working arrangements to all employees, rather than restricting it to a smaller group such as women or parents, could reduce potential risk of discrimination. This was adopted in the United Kingdom, where under the Flexible Working Act (2003), the right to request flexible working arrangements was initially granted to parents with children under the age of 6 or parents with disabled children under the age of 18, and then extended to all employees in 2014.

Due to the COVID-19 pandemic, several economies have encouraged firms to adopt flexible working arrangements such as remote working to protect workers' safety and health. According to the Adecco Group (2020), around 75 percent of workers would like to be part of a hybrid working system with greater flexibility post-pandemic. These remote work practices mean that women can better balance a gradual return to work while staying in the home to care for children. Within APEC, 14 economies have regulated flexible working arrangements²⁸. Further reforms could be introduced to facilitate these flexible working arrangements.

It is also worthwhile to note that access to flexible working arrangements vary, depending on the nature of work or employment and the support system. Such arrangements could encourage women to pursue a professional career path and aim for higher positions. However, flexible working schedules, and working from home are strongly associated with intensive use of information and communication technology, necessitating strong digital knowledge and skills, which could further limit the type of occupation accessible to women with lack of resources and training in this area. Unfortunately, many women are employed in service-related sectors that require face-to-face interactions. In this case, progress in women's education, especially those related to future or growing sectors such as digital and STEM, as well as the availability of childcare facilities, will play an important part in defining the magnitude of women's participation in economic activities.

Supportive maternity or parental leave policies

Paid maternity leave can improve the retention of female employees, reducing turnover cost and improving productivity, which can generate returns for employers that outweigh any short-term costs (World Bank 2020). Nonetheless, maternity leave schemes that are partially or fully paid by employers may work against the interests of women by making employers reluctant to hire, retain or promote women. This financial burden makes hiring women more costly than hiring men. In many cases, this results in a decrease in hiring of women of childbearing age. Schemes based on social security are much more likely to foster positive results in the hiring of women employees (Kring 2017), although employers may view women employees as more expensive because of perceived productivity loss due to pregnancy and childcare needs

²⁸ Australia; Canada; Indonesia; Japan; Korea; Malaysia; New Zealand; Peru; the Philippines; Russia; Singapore; Chinese Taipei; United States and Viet Nam have introduced regulations on flexible working arrangements.

(Kronfol et al. 2019). The majority of APEC economies provide for maternity leave benefits to be administered fully by the government.²⁹

Out of 21 APEC members, 13 economies currently provide paid maternity leave of at least 14 weeks.³⁰ The length of the leave is critical in enabling mothers to recover from childbirth and return to work while providing proper care to their children. To support women returning to the labour force to balance domestic responsibilities and work, paid paternity leave for the fathers, or the flexibility to transfer the allocated leave days through paid parental leave is critical. Most economies (15 economies) have rulings on paid paternity leave,³¹ while only 10 APEC economies have regulations on paid parental leave.³²

In recent times, some economies have extended paid maternity and paternity leave, or allowed more flexibility with leave days, under a parental leave sharing scheme. For instance, in 2019, the Philippines signed the 105-day Expanded Maternity Law to extend paid maternity leave from 60 to 105 days for women working in the public, private and informal sector, provide an additional 15 days paid leave for single parents, and enable 7 days to be transferred to fathers, immediate relatives, or current partners of the mother. Under its 2017 amendment to the Childcare and Family Care Leave Law, Japan enabled workers to extend their parental leave until their child turns 24 months old, increased from 18 months old if, for instance, a family is unable to obtain an offer of placement for the child in a childcare facility.³³

In 2011, Chile extended paid maternity leave to 24 weeks, with the possibility of transferring part of this entitlement to fathers depending on the work scheme chosen by the mother. This aimed to increase the number of women who benefit from maternity protection, facilitate the reconciliation of work and family for both men and women, and promote the participation of both parents in the upbringing and care of children.³⁴ Recognizing the impact of COVID-19 on parents with young children who need to stay home amid the temporary shutdown of schools and daycare services, Chile enacted legislation for parents on parental leave and for parents and caregivers of children born in or after 2013, extending to up to 90 days the parental leave benefits and allowing eligible parents and caregivers to suspend their employment contract with employers in order to provide childcare and receive unemployment benefits.³⁵

In facilitating women to pursue employment and careers of their choice, Hong Kong, China extended its paternity leave in 2019 from three days to five days. The plan to extend maternity leave is currently undergoing a legislative process, with a proposal to increase the current maternity leave of 10 weeks to 14 weeks. The government will reimburse the additional four weeks paid leave to avoid inadvertent consequences on women's employment opportunities.³⁶

Moreover, some APEC economies have also introduced policies and programmes to enable leave flexibility, that helps to facilitate parents' sharing of childcare responsibilities. For example, New Zealand's Parental Leave Policy has paid parental leave that is transferrable to

²⁹ Brunei Darussalam; Hong Kong, China; Indonesia; Korea; Malaysia; Papua New Guinea; Singapore; Chinese Taipei and Thailand currently do not have specific regulations.

³⁰ Brunei Darussalam; Hong Kong, China; Indonesia; Mexico; Malaysia; Papua New Guinea; Thailand and the United States currently do not have specific regulations.

³¹ Brunei Darussalam; Malaysia; New Zealand; Papua New Guinea; and Thailand currently do not have specific regulations.

³² Brunei Darussalam; China; Hong Kong, China; Indonesia; Mexico; Malaysia; Peru; The Philippines; Papua New Guinea; Thailand and Viet Nam currently do not have specific regulations.

³³ Japan's IER submission.

³⁴ Chile's IER submission.

³⁵ Source: <https://www.bcn.cl/leyfacil/recurso/posnatal-de-emergencia-y-crianza-protegida>

³⁶ Hong Kong, China's IER submission.

a second parent. In addition to extending the paid parental leave to 26 weeks, New Zealand provides up to 20 hours free early childhood education per week under the Support for Working Parents programme. This programme also provides all employees with the right to request flexible working conditions, such as a variation to days, hours or location of work. Similarly, Australia also has a Parental Leave Pay system that can be transferred from the primary carer to their partner to promote greater flexibility and equality in how parents choose to balance work and caring responsibilities, provided both parents meet the work, income and Australian residency tests.³⁷ Canada, in its Budget 2018, increased the duration of parental leave by 5 weeks (from 35 weeks to 40 weeks) if the second parent, usually the father, agrees to take a minimum of 5 weeks.

Positive progress has also been seen in the area of paternity leave, with 15 APEC economies providing paid paternity leave in 2020 from only two economies in 2000. While policies on maternity and paternity leave have been continuously improving in the APEC region, further reform can be made to promote flexibility on allocation of leave days among mothers and fathers, as only a few APEC economies introduced such flexibility (see Table 3.7).

Table 3.7. Policies and programmes promoting flexible leave allocation across APEC economies

Policies or programmes	No. of APEC economies implementing
Flexible parental leave policy that can be transferable among mother and father	5
Flexible parental leave policy that can be taken at any period of time	10
Availability of incentives if both parents take parental leave (e.g., in the form of additional leave or bonus periods).	3
Tripartite paternal leave policy (some period of leave days for mothers only, some for fathers only, and some shared by both parents)	7

Source: Compiled by Presisi Indonesia from Economy sources and relevant Government websites

Access to affordable childcare facilities

Women spend significantly more time on family and domestic responsibilities compared to men, which places limitations on the time available for formal work outside of home. Without adequate support to take over these domestic responsibilities, especially taking care of the children, women will face barriers to return to work after childbirth.

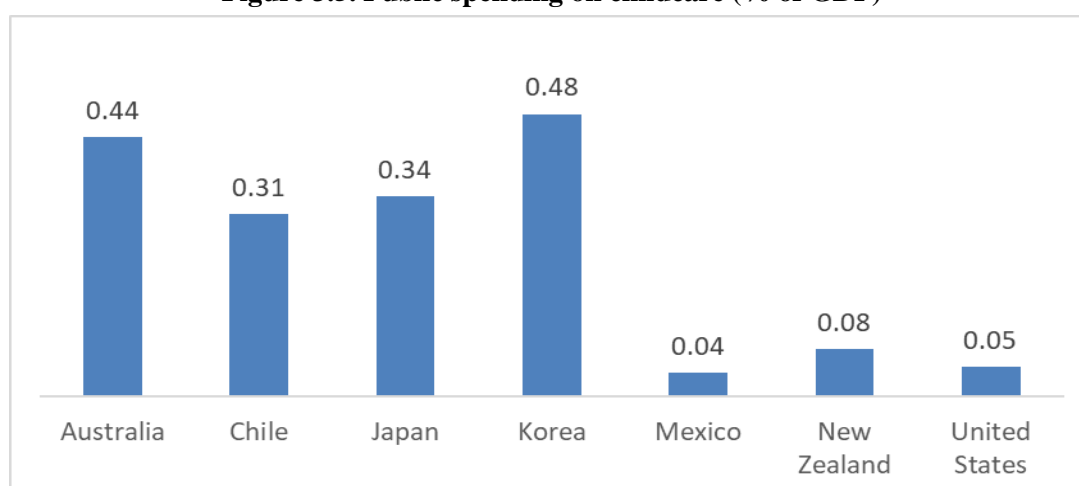
When mothers do return to the workforce, access to childcare improves their attendance, productivity, retention and prospects for advancement. Childcare can be very expensive, especially when there is limited government support for the provision of public childcare services or subsidies. Women, who traditionally earn less on average than men, may therefore opt out of the workforce to care for their children. Structural reforms can help to lower childcare cost, increase the availability of facilities and ensure that quality childcare is more readily accessible (APEC 2019c).

Affordable childcare options allow parents to make work–life decisions that fit their needs and enable parents with young children to fully engage in paid work. Recognising this, governments across the APEC region have established childcare facilities, or given subsidies and other forms of incentives to such facilities, or provided tax-deductible payments for

³⁷ Australia's IER submission.

childcare. Figures from a selected sample of APEC economies show spending on childcare ranging from 0.04 to 0.48 percent of GDP (Figure 3.5)³⁸.

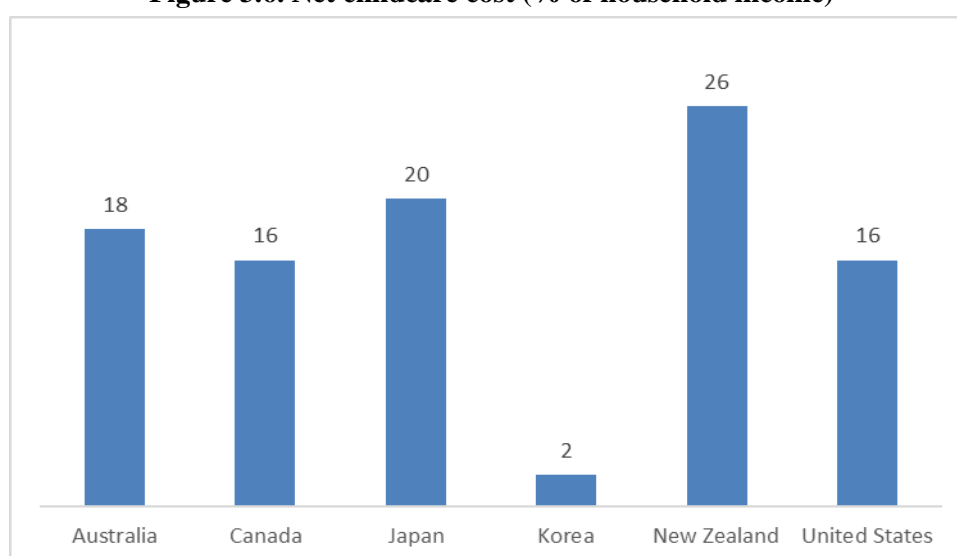
Figure 3.5. Public spending on childcare (% of GDP)



Source: OECD 2015.

The affordability of childcare services remains an issue for many families in APEC economies. While cost of childcare in Korea is as low as 2 percent of household income due to high subsidies, it can reach more than 20 percent in other economies (Figure 3.6). The corresponding cost for families in Nordic economies, where childcare is highly subsidised, is below 10 percent³⁹. To encourage more women to enter the workforce, further reforms should be initiated to make childcare services affordable.

Figure 3.6. Net childcare cost (% of household income)



Source: OECD 2019.

Governments may take different approaches to make childcare more affordable. All but three APEC economies⁴⁰ have either government-provided childcare, subsidies or other forms of

³⁸ These levels are relatively low in comparison to public spending on childcare in Nordic economies, which ranged around 0.59 to 1.06 percent of GDP.

³⁹ Except for Finland, where the net childcare cost is equivalent to 16 percent of the household income, but parents taking care of children up to 3 years old at home receive a childcare allowance.

⁴⁰ Brunei Darussalam; Indonesia; and Papua New Guinea currently do not have regulations for such services and incentives.

government incentives such as tax-deductible payments for childcare. The Hong Kong, China government provides about 7,500 places at some 250 Child-Care Centers (CCCs), including standalone CCCs and kindergarten-cum-CCCs. In December 2016, the government commissioned a Consultancy Study on the Long-Term Development of Childcare Services to improve the quality and provision of childcare services over the long term. As an extension to the CCC programme, the kindergarten education scheme was introduced starting in the 2017/18 school year. The scheme gives direct subsidies to kindergartens to provide quality half-day services. Additional subsidies are provided to participating kindergartens offering whole-day services so as to enable parents to join the labour force.⁴¹

To achieve zero children on waiting lists for places at childcare facilities, the Japanese government – based on the Plan for Raising Children in a Peaceful Environment announced in June 2017 – aims to build childcare facilities to accommodate 320,000 children by the end of fiscal year 2020, as the employment rate of Japanese women is expected to reach 80 percent. In addition, to reduce parents' financial costs related to preschool education and care, the Child and Child Care Support Act was revised in May 2019, allowing children aged 3 to 5 and children from birth to 2 years old in households that are exempt from paying residential tax, to attend kindergarten, childcare facilities, Centres for Early Childhood Education and Care (*nintei kodomo-en*) and other similar facilities free of charge.⁴²

Child Care Subsidy (2018) is the most significant reform to the early education and care system in Australia in recent decades. The programme is the main channel that the government uses to assist families. The government pays the subsidy directly to childcare providers, who, in turn, pass this on to families as a fee reduction. Families make a co-contribution to their childcare fees, paying the provider the difference between the fee charged and the subsidy amount. This mechanism is simpler than the previous multi-payment system and is better targeted to provide more assistance to low- and middle-income families. The level of subsidy is determined by measures such as combined family income and the type of childcare service. Complementing this programme is the Child Care Safety Net, which provides additional fee assistance for vulnerable families.⁴³

Some economies introduced cash subsidies or tax-free payments for families with children. In Thailand, Childcare Subsidy for Poor Families (2015) provides THB 6,000 (USD 186) per month for poor families with children aged 0 to 3 years old. Although not tied directly to child care expenses, the Canada Child Benefit (2018) is a tax-free monthly payment made to eligible families to help with the cost of raising children under 18 years, and may include the child disability benefit and any related provincial and territorial programmes.

Malaysia provides incentives to the private sector to provide childcare facilities. Employers can benefit from a double tax deduction for the cost of providing and maintaining childcare centres at the workplace. At the same time, a 10 percent Industrial Building Allowance is available for buildings used as childcare centres. Registered childcare centres are also offered a 20 percent discount on their electricity bill to lessen the operating cost. These programmes run parallel to the government programme to build childcare centres in government-owned buildings, including hospitals and schools, and provide individual tax relief of RM2,000 (USD 461) to parents who send their children to childcare centres and kindergartens.⁴⁴

⁴¹ Hong Kong, China's IER submission.

⁴² Japan's IER submission.

⁴³ Australia's IER submission.

⁴⁴ Malaysia's IER submission.

While the policies and programmes related to childcare are aimed at supporting women's participation in the labour force, they may result in discrimination against women, negatively affecting their access to employment. The Chilean Labour Code requires firms with 20 or more female employees to provide childcare services to all children aged 2 years or younger. This provision creates an adverse incentive for companies to cap the number of women employees at under 20. There is currently a bill being discussed in Congress to provide universal daycare services for women, and thus eliminate one of the barriers to hiring women.⁴⁵

The introduction of quality and affordable childcare may be a key reason for high FLFP in the Nordic economies. The Nordic economies invest a greater proportion of their GDP in childcare services than the world's average, and the fees that families pay are relatively low and affordable. Fees vary across the Nordic economies, but they are all highly subsidised, with services often available at reduced rates or, in some economies (e.g., Denmark), free for low-income families. Norway introduced a new rule in 2015 capping a family's childcare fee for the first child at 6 percent of the family's total income. In Denmark, the fees differ slightly across municipalities, but regulations stipulate that parents never pay more than 25 percent of the operating cost of care, with additional discounts for low-income families, single parents, large families and children with disabilities (OECD 2020a). Similar fee caps also exist in the other Nordic economies.

Career interruptions that women experience during the childcare period should not jeopardise their long-term financial stability. Thus, in addition to supportive childcare policies, policies and programmes addressing care-related contribution credits could help address the adverse impact women commonly experience by being primary caregivers to the elderly and children. There are nine APEC economies with regulations that account for the periods of absence from work due to childcare in pension benefits.⁴⁶

The COVID-19 pandemic added another layer of difficulty in women's access to childcare services. For example, the closure of childcare facilities at the peak of the pandemic highlights the importance of childcare, as many working parents found it challenging to balance their work and family responsibilities during the lockdown periods. Childcare affordability is likely to remain a key concern as parents gradually return to their workplaces (OECD 2020a).

Access to long-term care leave

Women around the world endure a common cultural bias that unpaid domestic and care work is seen as primarily a woman's responsibility. Globally, women undertake 75% of unpaid care and domestic work or three times that of men (OECD 2019, SIGI 2019 Global Report). Apart from taking care of children, women are also often relied upon and expected to serve as the primary caregivers for the elder family members, which can limit their economic participation outside of home.

To take care of its ageing population, Japan implemented the Child Care and Family Care Leave Law to provide long-term leave of 93 days for each eligible family member. If a worker needs to take care of a family member requiring constant care and does not take caregiver leave, the employee can take any of the following measures: short working hours, flexi-time, advancement or postponement of the hours for starting/finishing work, and subsidisation of

⁴⁵ Chile's IER submission.

⁴⁶ Brunei Darussalam; Canada; Chile; Hong Kong, China; Japan; Korea; New Zealand; Peru; and Russia already have this provision.

family care costs. The Child Care and Family Care Leave Law also allows employees to split their long-term caregiver leave entitlements over multiple instances as well as take short-term caregiver leave by the half-day.⁴⁷ In addition, workers caring for people who need nursing care may be exempted from overtime work.

China regulates care leave for dependents at the municipal level. Henan provides 20 days per year, while Fujian provides 10 days per year. If the dependent has reached the age of 60 and is treated in the hospital, employees taking leave will receive full earnings during the period of leave. In 2013, China revised its 1996 Law on Protection of the Rights and Interests of the Elderly to shift the responsibility of eldercare from solely resting on the family to include the community and the government. For instance, China has adopted regulations to improve urban and rural community facilities for the elderly and incentivised local governments to provide subsidies for care services for the most vulnerable elders (APEC 2019c).

Canada established Caregiving Benefits and Leave in 2018, which gives a caregiver financial assistance of up to 55 percent of earnings, to a maximum of USD 573 a week. There are three types of caregiving benefits: (1) family caregiver benefit for children; (2) family caregiver benefit for adults of up to 15 weeks, for care for a critically ill or injured person 18 or over; and (3) compassionate care benefit of up to 26 weeks, for care of a person of any age who requires end-of-life care.

Other APEC economies also have regulatory frameworks that detail the government's responsibility for eldercare. The legal framework in Korea states that the government has full responsibility for eldercare. The Philippines includes the government's role in caring for the elderly in their economy-level development plans. Thailand issued the Second National Plan on the Elderly (2002–2021) to implement eldercare policies through domestic plans or implementation strategies (APEC 2019c).

iv. Addressing discriminatory employment practices and restrictions on women's employment

Discriminatory practices in women's employment

As shown in Table 3.8, almost all APEC economies have a Labour Act that highlights non-discrimination in terms of employment. Only three economies do not specifically prohibit discrimination in employment based on gender. Most APEC economies have laws prohibiting discrimination based on gender in the hiring process, penalising the dismissal of a pregnant woman and providing maternity leave. In addition, since 2013, women in all APEC economies are allowed to work the same night hours as men (APEC 2019d).

However, discrimination against women at work is often implicit and based on stereotypes about women's and men's traditional roles in society. For example, in the United States, 24,655 workplace discrimination charges were filed on the basis of sex in fiscal year 2018. Estimates have found that the global costs of gender-based discrimination in formal and informal laws, social norms and practices could reach up to USD12 trillion annually (APEC 2019b). It should be noted that there is a role for reporting mechanisms in capturing accurate data on workplace discrimination charges, as there could be instances where incidents are not reported due to considerations about the system's transparency and accessibility, for example.

⁴⁷ Based on an amendment in March 2016.

Many APEC economies are well-placed to maximise women's economic potential. However, they are failing to reap the returns from their investment in female education (WEF 2019a). Although the gender gap in terms of education is narrowing, this is not the case for employment. The FLFP was equal to 65.8 percent in the APEC region, far below the male labour force participation rate (75.2 percent) in 2018.⁴⁸

A few APEC economies show a gap between their female and male labour force participation rates of more than 20 percentage points. This could suggest unequal distribution of domestic responsibilities, gaps in labour-related regulations affecting women or the existence of a wage gap. In particular, time spent on unpaid domestic responsibilities was significantly higher for women compared to men. In many economies, this is partly due to cultural factors whereby women are expected to shoulder the bulk of the responsibility for taking care of children and the elderly.

Table 3.8. Discriminatory employment practices affecting women in the APEC region

Economy	Can a woman get a job in the same way as a man?	Does the law prohibit discrimination in employment based on gender?	Does the law mandate equal remuneration for work of equal value?	Can women work the same night hours as men?	Can women work in jobs deemed dangerous in the same way as men?	Are women able to work in the same industries as men?
Australia	Yes	Yes	Yes	Yes	Yes	Yes
Brunei Darussalam	Yes	No	No	Yes	Yes	Yes
Canada	Yes	Yes	Yes	Yes	Yes	Yes
Chile	Yes	Yes	No	Yes	Yes	Yes
China	Yes	Yes	No	Yes	No	No
Hong Kong, China	Yes	Yes	No	Yes	Yes	Yes
Indonesia	Yes	Yes	No	Yes	Yes	Yes
Japan	Yes	Yes	Yes	Yes	Yes	No
Korea	Yes	Yes	No	Yes	No	No
Malaysia	Yes	No	No	Yes	Yes	No
Mexico	Yes	Yes	No	Yes	Yes	Yes
New Zealand	Yes	Yes	Yes	Yes	Yes	Yes
Papua New Guinea	Yes	Yes	No	Yes	No	No
Peru	Yes	Yes	Yes	Yes	Yes	Yes
The Philippines	Yes	Yes	Yes	Yes	Yes	Yes
Russia	Yes	Yes	Yes	Yes	No	No
Singapore	Yes	No	No	Yes	Yes	Yes
Chinese Taipei	Yes	Yes	Yes	Yes	Yes	Yes
Thailand	Yes	Yes	Yes	Yes	Yes	No
United States	Yes	Yes	No	Yes	Yes	Yes
Viet Nam	Yes	Yes	Yes	Yes	No	No

Sources: World Bank 2020; and Economy sources.

⁴⁸ Calculated using a population-weighted mean.

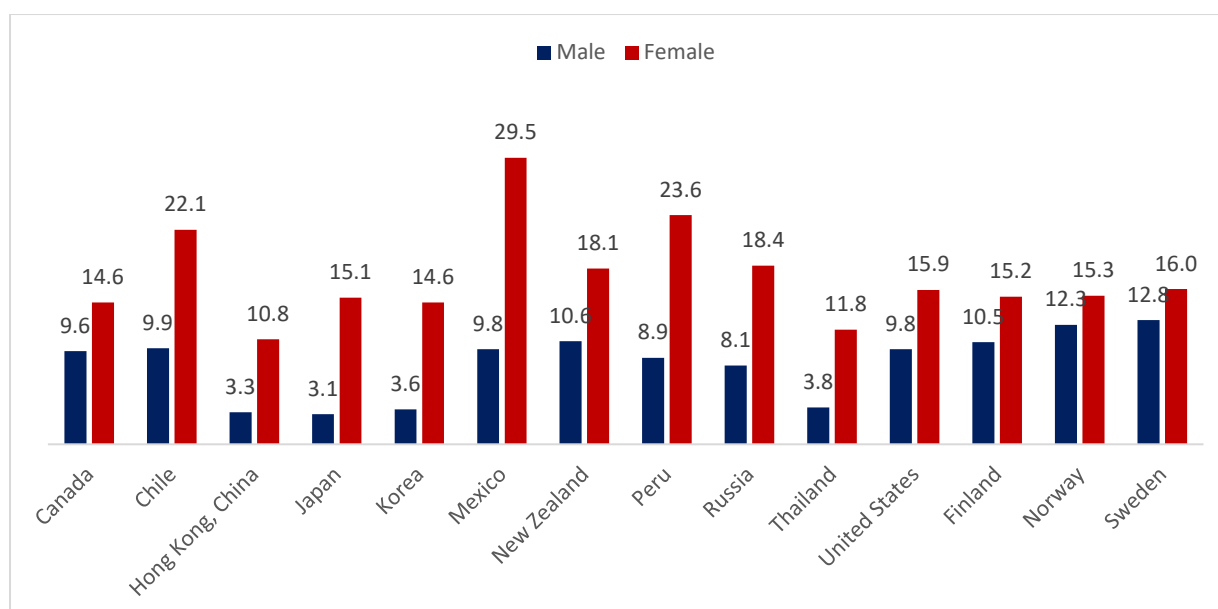
Cultural norms and domestic care responsibilities

Cultural norms and disproportionately larger share of domestic care responsibilities have become barriers for women to fully participate in the economy. For some APEC economies, these factors are behind lower female labour force participation in the economy as highlighted in Part 2 of this report. APEC economies are exerting effort to change cultural mindsets and gender stereotypes to allow women to participate more in the economy.

Given that the bulk of domestic responsibilities often falls on women, participating in the formal economy presents additional challenges, and policies and programmes are needed to address this issue. While changing the cultural mindset will take time, measures such as flexible working arrangements, low-cost childcare facilities, parental leave and policies that allows accessing to helpers will help in the short term.

Outside the APEC region, Nordic economies offer a good example in balancing careers and family life, with significantly greater paternal involvement in childrearing compared to their APEC peers. Time spent by husbands on housework and caring for a small child averages one hour and 23 minutes per day in Japan (Gender Equality Bureau Cabinet Office 2020), whereas it is about three hours in Norway⁴⁹. In general, the gap between men and women regarding the time spent on unpaid domestic and care work has been wider in APEC economies compared to Nordic economies (Figure 3.7).

Figure 3.7. Proportion of time spent on unpaid domestic and care work in selected APEC and Nordic economies



Note: Data are expressed as a proportion of time in a day. According to the World Bank, the proportion of time spent on unpaid domestic and care work is defined as the average time spent on household provision of services for own consumption. Data are expressed as a proportion of time in a day. Domestic and care work includes preparing food dishwashing, cleaning, upkeeping a dwelling, doing laundry, ironing, gardening, caring for pets, shopping, installing, servicing and repairing of personal and household goods, childcare, and caring of the sick, elderly or disabled household members, among others.

Source: World Bank

⁴⁹ In Nordic economies, governments tackle gender stereotype issues through education from an early age, in addition to providing policies and programmes that facilitates sharing domestic responsibilities (OECD 2018b).

Employment discrimination: Sectoral restrictions on labour

Few APEC economies still impose restrictions on employment in certain sectors. The most common labour restriction for women is the prohibition on working in mines. This restriction exists in China; Japan; Korea; Papua New Guinea; Russia and Viet Nam (World Bank 2019a).

Some APEC economies have a wider list of restrictions. In Thailand, for instance, under the Labour Protection Act, an employer cannot require that a female employee do the following: (1) mining or construction work to be performed underground, underwater, in a cave, in a tunnel or mountain shaft, except where the conditions of work are not harmful to the health or body of the employee; (2) working on a scaffold of 10 metres or more above the ground; (3) producing or transporting explosives or inflammable materials, except where the conditions of work are not harmful to the health or body of the employee; and (4) any other works as prescribed in the ministerial regulations (Vipamaneerut and Khaw 2018).

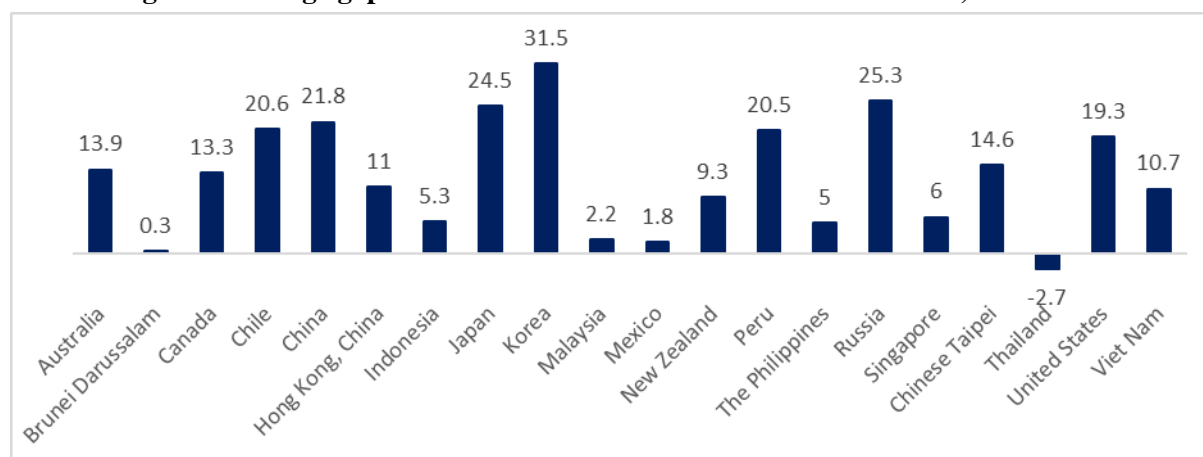
In Russia, the Labour Code of 2001 stipulates that the use of female labour shall be restricted in certain industries. Russia restricts women from engaging in heavy jobs and jobs with toxic or dangerous working conditions which may harm their reproductive health. It is worth noting that the list has been updated by the Ministry of Labour through Order no. 512H (18 July 2019). The new list of industries, jobs and positions that are physically demanding or accompanied by dangerous working conditions, and where women's labour is restricted, now number 100, instead of the previous 456. The order will be effective 1 January 2021.

Labour restrictions hinder women's participation in the workforce; cognizant of this, several APEC economies have already moved to reduce the list of prohibitions in order to bring more women into the labour market.

Pay equity to reduce wage gap

Another issue related to employment is the gender wage gap. As shown in Figure 3.8, the wage gap between men and women is apparent in most APEC economies. A wider gap implies that the opportunity cost for electing paid work outside home over caring for children or the elderly is too low for women. This could lead to a decision to leave the workforce, thus reducing the participation of women in the economy. Among APEC economies, the wage gap in Chile; Korea; Peru; and Russia is high. Thailand is an exception, with women nowadays more than men according to current data⁵⁰.

⁵⁰ Part 4, section B.i. provides an explanation of the good practices implemented by Thailand to eliminate the gender wage gap against women.

Figure 3.8. Wage gap between male and female in APEC economies, 2017–2019

Note: The gender wage gap is calculated from the difference between average earnings of men and average earnings of women expressed as a percentage of average earnings of men. No data available for Papua New Guinea.

Sources: ILO, Workplace Gender Equality Agency Australia, Statistics Canada, South China Morning Post, Hong Kong Business, Jakarta Post, IMF, Stats NZ, Epetia, Ministry of Manpower (Singapore), Taipei Times, and Business Insider.

Some APEC economies have shifted their definition of equal remuneration from guaranteeing equal pay for men and women doing equal work to ‘pay equity’, that is, the same pay for women and men doing different jobs of equal value. Several APEC economies have formed task forces or commissions to engage labour market stakeholders as an integral part of developing equal pay legislation (APEC 2019c).

Addressing pay equity requires legislation. However, only a few economies in the APEC region have enacted relevant laws, with a minimal rise within a decade from six APEC economies in 2009 to nine economies by 2020.

In Canada, the government introduced the Pay Equity Act, which establishes a proactive pay equity regime for the federally regulated private and public sectors. The Pay Equity Act received Royal Assent in December 2018 and will come into force once necessary regulations are in place. The Pay Equity Act applies to all federally regulated employers with 10 or more employees, including the federally-regulated private sector (about 6 per cent of employees), the federal public service, as well as the offices of Canada’s highest authorities.⁵¹

New Zealand also actively promotes pay equity with the passage of the Equal Pay Amendment Act 2020. The case in New Zealand is rather different. There exists an undervaluation of occupations predominantly performed by women, resulting in these occupations being paid less than occupations predominantly performed by men, even when the levels of skills and responsibilities required are similar. To address this, New Zealand amended the Equal Pay Act 1972, expanding pay equity to cover employees working in female-dominated professions so that they can obtain fair pay compared to male-dominated professions if their work is undervalued due to systematic, structural discrimination based on sex.

In Korea, the Equal Employment Act states that (1) any employer shall pay equal wage for work of equal value in the same business; and (2) criteria for work to be considered of equal value shall be the level of skill, effort, responsibility and working conditions required in

⁵¹ Canada’s IER submission.

carrying out the duties. In setting up the criteria, employers shall take the advice of those who represent workers in the grievance council.

Chile also offers an interesting case after its parliament approved a law to close the wage gap in 2009 (Estrada 2009). Workers in Chile can submit their complaints to the employer should they become victims of gender-based wage discrimination, and employers must have procedures in place to deal with such complaints. One of the problems related to gender-based wage discrimination is the availability of information on wages as the basis for complaint as such information is considered sensitive. Chile's new law requires companies with more than 200 workers to draw up a register specifying their employees' positions, functions and essential technical qualifications.

Mexico adopted the Gender Equity Model, a management system with a gender perspective, which provides tools to companies, public institutions and social organisations to commit to gender equality. The objective is to develop and promote gender equality in organisations through the institutionalisation of policies that promote equal opportunities between women and men in access to employment, working conditions, as well as professional development, training and participation in decision-making processes. The Gender Equity Model was applied from 2003 to 2015.⁵²

Malaysia is in the middle of drafting a bill that focuses on women's empowerment and non-discrimination to achieve gender equality. The government is also in the process of making amendments to the Employment Act of 1955 to address current challenges and issues faced by women in Malaysia, led by the Ministry of Human Resources. Malaysia recognises that more effort is needed to implement pay equity principles, including amending the labour law and imposing penalties for failure to comply with the law.

According to article 22 of Russia's Labour Code, an employer is obliged to provide employees with equal pay for work of equal value. Article 132 of Russia's Labour Code prohibits workplace discrimination based on gender, stipulating that an employee's wage depends on his/her qualifications, complexity of work executed, and the amount and quality of the input labour.

Going beyond APEC economies, Iceland serves as an interesting case as the first to introduce a mandatory pay equality certificate. It developed a certification scheme for gender pay equality, specifying that the certification process has to be undertaken every three years to ensure that the standard is maintained (OECD 2018a). It is worth noting that the implementation of policies like this, along with heavily subsidised childcare, generous parental leave provisions and legislation that supports gender equality, may have contributed to reduced gender pay gap and significantly higher FLFP in Nordic economies.

Career advancement to top leadership

The lack of women in top leadership not only stunts the ability of women to have fulfilling careers, realise their potential and earn higher incomes, but also negatively affects companies' bottom lines. Research shows that companies in the top quartile for gender diversity in their executive teams are 21 percent more likely than other firms to report above-average profitability, while the figure three years earlier was 15 percent (McKinsey Global Institute 2018).

⁵² Mexico's IER submission.

Despite a narrowing of the educational attainment gap between women and men, there remain internal barriers for women with respect to top leadership positions. According to Bain & Company's research in 2019, an important source of inspiration among women in the United States is the potential to advance to senior leadership positions, but many have been given the message that wanting money and power is unfeminine. Another study by Hayes, Artabane and Martin (2019) indicated that only 46 percent of women in the United States feel inspired and motivated to pursue senior leadership roles.

Apart from prevailing cultural norms about women's roles and responsibilities, a masculine corporate culture is also a barrier for women in pursuing leadership positions (ILO 2015). A survey covering women in the Asia-Pacific has found that the existing work model, which requires availability and geographical mobility at all times, topped the list of barriers to improving gender diversity within top management.⁵³ To counter the existing barriers from traditional working arrangements and workplace environments, some companies have introduced policies to enhance work-life balance (e.g., flexible working hours) and programmes tailored to the needs of women employees (e.g., mentorship, skills building and networking).

Across APEC economies, there are no laws discriminating against women pursuing leadership positions. Each economy promotes measures in advancing women for leadership, such as capacity building (training and development), funding/grants, scholarship/financial assistance, or incentive-based programmes.

Japan's FLFP by age group resembles an M-shaped curve: the highest employment rate as of 2013 is at 74.9 percent for women aged between 25–29 years, declining to around 60 percent for women in their 30s, and then increasing for women in their 40s and older (women beyond the childbearing age in general)⁵⁴. In 2015, the Act on the Promotion of Female Participation was enacted to increase FLFP and ensure equal opportunities. Specifically, this Act obliges employers with more than 300 regular employees to understand current conditions surrounding women's empowerment, analyse existing issues, develop action plans and make the information public. The government issues an Eruboshi certification for employers that excel in promoting women's empowerment and reward them with preferential treatment (i.e., granted points in public procurement).

This Act was revised in 2019 and now has expanded the scope of obliged employers from those with more than 300 regular employees to those with more than 100 employees. In addition, the revised Act has strengthened employers' information disclosure, as well as introduced a Platinum Eruboshi that grants companies more points in public procurement. The revised Act took effect in June 2020, while the expansion of scope of obliged employers will take effect from April 2022.

Meanwhile, local governments in Japan are also involved in developing and publicising plans to promote female participation and advancement in their respective jurisdictions. A set of integrated measures for promoting women's empowerment, including the Act on the Promotion of Female Participation, has seen increases in the following since 2015: (1) the number of women in the workforce; (2) the employment rate for women between 25 and 44

⁵³ Forty-five percent of the respondents mentioned this as one of the top three high-level barriers (Women Matter survey 2015, in McKinsey Global Institute 2018).

⁵⁴ Japan's Case Study submission

years of age (the childraising period); and, (3) the number of women represented on the boards of publicly listed companies.

Among APEC economies, Thailand and the Philippines have recorded progress in promoting gender diversity in top leadership, with 64.8 percent and 29.9 percent, respectively, of firms having women as the top managers (World Bank 2016). In addition, 43.2 percent of companies in Thailand are headed by women directors (World Bank 2018).

In the case of Thailand, the progress of women in achieving top leadership positions is concentrated in the private sector. Grant Thornton International conducted a survey in 2019 involving 5,000 senior leaders worldwide, and the data snapshot for Thailand indicates that women make up 33 percent of chief executive officers (CEOs) and managing directors (more than double the global average of 15 percent); 26 percent of chief finance officers; 17 percent of chief operating officers; and 16 percent of chief marketing officers. The three most common actions taken by businesses in Thailand involve creating an inclusive culture (37%), enabling flexible working (28%) and reviewing recruitment approaches (22%) (Thornton 2019). This shows that business communities outperform the public sector in terms of women's representation in leadership roles. There were no women in ministerial-level positions in Thailand as of 2018, while women held 16.2 percent of seats in parliament as of 2019 (World Bank 2018, 2019a).

The high proportion of women in top leadership positions in the Philippines is supported by a narrowing gender gap in education,⁵⁵ a high number of women participating in the workforce, increased access to health services, particularly access to maternal healthcare, and their political participation (Makati Business Club 2019). The Philippine Commission on Women introduced the Framework Plan for Women (2001–2004), in which one of the action plans was to enhance women's leadership roles and participation in the decision-making process. In line with the objective of promoting more women to directorships, the Security and Exchange Commission Advisory of the Philippines introduced in 2015 a policy encouraging all publicly listed companies to elect at least one woman independent director.

Governments in APEC have introduced policies and programmes to support more women in advancing to professional leadership positions. To equip women with the necessary skills and leadership qualities, many APEC economies provide capacity-building programmes and grants for women. Some APEC economies also require women to be represented in board positions, especially within publicly listed companies⁵⁶.

For government policies and programmes aimed at promoting women to top leadership to be successful, their implementation in the workplace is key. As shown by the successful policies and programmes in APEC economies, support from employers is needed to make the plans a reality.

Alongside initiatives to enhance women's ability to advance professionally, concerted efforts should be taken to ensure that there is corresponding progress in enhancing women's skills and competencies through education to prepare them for the higher positions. There is also a need to provide support so that women can remain in the workforce following the birth or adoption of a child, and continue to work toward leadership roles, which means ensuring legal protection

⁵⁵ Women's educational attainment rate for bachelor's degree: 18.8%; men's educational attainment rate for bachelor's degree: 13.2% (World Bank 2017).

⁵⁶APEC economies that already have regulations on gender diversity in publicly listed companies include: Australia; Chile; China; Hong Kong, China; Japan; Malaysia; Mexico; New Zealand; the Philippines; and Singapore.

against discrimination in the workplace, and the availability of affordable and quality childcare services.

Box 3.1. COVID-19 impact on APEC Economies: Is It gender-neutral?

Women are more disproportionately affected by the COVID-19 pandemic and are more vulnerable to economic shocks related to this pandemic (Durant and Coke-Hamilton 2020). The greater burden of domestic care for women has been one of the reasons for such gender-biased impact. Increasing domestic care responsibilities with children out-of-school, rising care needs of older persons and sick relatives have affected many aspects of women's lives, including their education and economic empowerment.

One of the lessons learned from the Ebola crisis was a huge rise in adolescent pregnancy, which was directly linked to school closures (UNESCO 2020). This created barrier to girls returning to school. Girls are less likely to return to school after a prolonged absence (UNESCO 2020). Such condition may lead to a wider gender gap in terms of education in the future.

According to Madgavkar et.al. (2020), women's jobs are 1.8 times more vulnerable than men's jobs because of the pandemic. Women represented 39 percent of global employment but accounted for 54 percent of overall job losses. This is particularly triggered by over-representation of women in several sectors that are hard-hit by the COVID-19 crisis. Globally, women account for 54 percent of jobs in hospitality and food services, 43 percent in retail and wholesale trade; and 46 percent in arts, recreational activities and public administration. (United Nations 2020). Within APEC, women take up around 59 percent of jobs in hospitality and food services and 51 percent of jobs in wholesale and retail trade. In addition, women account for 73 percent of jobs in health and social work services, which have been stretched significantly during this pandemic.

Meanwhile, in lower income economies, women are largely engaged in informal work and other vulnerable forms of employment (De Paz et al 2020). They are more vulnerable, as their access to social protection and digital tools to work during the pandemic is minimal.

The COVID-19 pandemic has also amplified the credit gap against women. A recent study on manufacturing SME's access to credit in Viet Nam found that women-led firms in food and beverages and apparel sectors are one-third more likely to get loan applications rejected than similar men-led firms (Estrada et al 2020). Structural inequalities in accessing credit during the pandemic suggest that women's business opportunities are affected disproportionately in comparison to men's business opportunities.

The COVID-19 pandemic also adversely affects women doing unpaid work. For women who work, reduced productivity due to additional care responsibilities increases the chances for women to be furloughed or passed over for promotion – an impact that could negatively affect lifetime incomes including pensions (Power 2020).

Movement restrictions have brought significant social, economic, and psychological consequences, which can be the catalyst for stress leading to violence (Usher et al 2020). Unfortunately, violence against women has increased during the pandemic around the world, with an increase of cases beyond 25 percent in many economies with reporting systems in place. (United Nations 2020).

Support for women-led entrepreneurship

In dealing with gaps in labour participation and wages, the entrepreneurial sector provides an avenue for women to participate in the economy. Women and men across APEC economies are legally equal in registering a business or undertaking a contract, but access to financing may be limited for women in some economies.

As with a corporate or professional career, entrepreneurial endeavours pose both internal and external challenges for women. Internal barriers are driven by personal preferences and qualities that influence entrepreneurial choices, such as perceptions of opportunities, self-confidence, and fear of failure linked to entrepreneurship.

Women also face constraints emanating from external pressures that prevent them from engaging successfully in entrepreneurship, including social norms that limit women's activity outside of domestic responsibilities, laws that discriminate against women in registering a business or opening bank accounts, and lack of initial endowments such as land, capital or credit. All APEC economies empower women to register a business, open a bank account and sign a contract in the same way as men, although some economies require an additional day to process business applications submitted by women. However, women's access to credit remains hampered by creditors' discrimination based on gender and marital status.

APEC economies have addressed these internal and external constraints through a comprehensive approach to help women in starting up and running their business, covering access to skills development, financing assistance, markets, networking and coaching/mentoring, often in collaboration with multiple government agencies. However, further improvements could be made to ensure that the programmes have clear targets and are sustained throughout the entrepreneurial lifecycle, as these characteristics are not evident in the policies or programmes that many APEC economies have introduced (Table 3.9). Well-defined objectives and targets will bring clarity on resource allocation, and progress and achievements can be monitored.

Table 3.9. Policies and programmes establishing gender equality in entrepreneurial opportunities across APEC economies

Characteristics of women entrepreneurship policies or programmes	No. of APEC economies implementing
Delivered under collaboration of multiple government agencies	16
Duration of programme spanned over various stages of the entrepreneurial lifecycle (pre start-up, start-up, and business development)	10
Comprehensive approach, e.g., capacity building, access to financing, and networking/market access	19
Clear target during certain period of time (at least 4–5 years)	8

Source: Compiled by Presisi Indonesia from Economy sources and relevant Government websites.

APEC economies such as Australia; Canada; China; Russia; and the Philippines provide various types of policies or programmes to assist women-led entrepreneurship, involving capacity building (training and development, mentorship), financial assistance (microloans, grants/funding) or networking support. Further, new approaches to supporting women are emerging. This includes the use of public procurement measures to open up new markets for female entrepreneurs (e.g. United States), tailored support for growth-oriented women entrepreneurs (e.g. Ireland) and business incubators that are dedicated to female entrepreneurs (e.g. Korea) (Halabisky 2018).

In 2018, Australia initiated the Women's Economic Security Statement to promote women's participation in the economy, earning potential and economic independence. This initiative introduced various grants to encourage entrepreneurship and self-employment for women, including the Boosting Female Founders and Future Female Entrepreneurs programmes. The government also invests in a number of global and regional initiatives and organisations focused on strengthening women's economic security and inclusion, such as the Women Entrepreneurs Finance Initiative, which provides financial and technical assistance for women-

led SMEs and support for policy and regulatory reform to remove barriers to women's economic participation.

Upholding the belief that women are indispensable to the economy, China has supported women's participation in economic activities through its policies and programmes. To promote entrepreneurship to rural and unemployed women, the government issued a policy on microloans and interest subsidies in 2009, raising the ceiling of microloans for women as well as expanding the coverage of microloans from the urban unemployed and people with difficulty in finding jobs, to rural women. Women's federations have since been involved in providing microloans, with special funding from the government.

The policy achieved positive results. As of December 2018, guaranteed loans of CNY 383,773 million (USD 55.8 billion) had been granted to 6.56 million women across China, together with interest subsidies amounting to CNY 40,895 million (USD 5.9 billion). By combining microloans for women with the development of the agriculture sector, local governments guided women to increase their earnings, facilitated local industrial restructuring and improved the rural living environment. These policies also elevated the status of rural women and alleviated social problems relating to their wellbeing.

To promote women's empowerment through entrepreneurship, Russia established the Mom Entrepreneur programme in 2018 to help women to start a business. This programme targets women on maternity leave and mothers of minor children, as well as women registered at the public employment agency. The programme is delivered over five days, and covers basic business skills and practical immersion in the business environment. The best business plans presented by the participants are awarded with grants to help them start businesses. Between 2016 and 2020, about 4,000 women took part in 145 training courses, which have been held in 62 regions of Russia. In 2019, 1,768 women participated in the project, and 62 winners received financial assistance to start a business.

In Canada, the Women's Entrepreneurship Strategy (WES), a whole-of-government approach to helping women grow their businesses through access to financing, talent, networks and expertise, seeks to double the number of women-owned businesses by 2021, with a nearly CAD 5 billion investment.

Box 3.2. COVID-19 impact on micro entrepreneurs: Great Women Project 2 in the Philippines

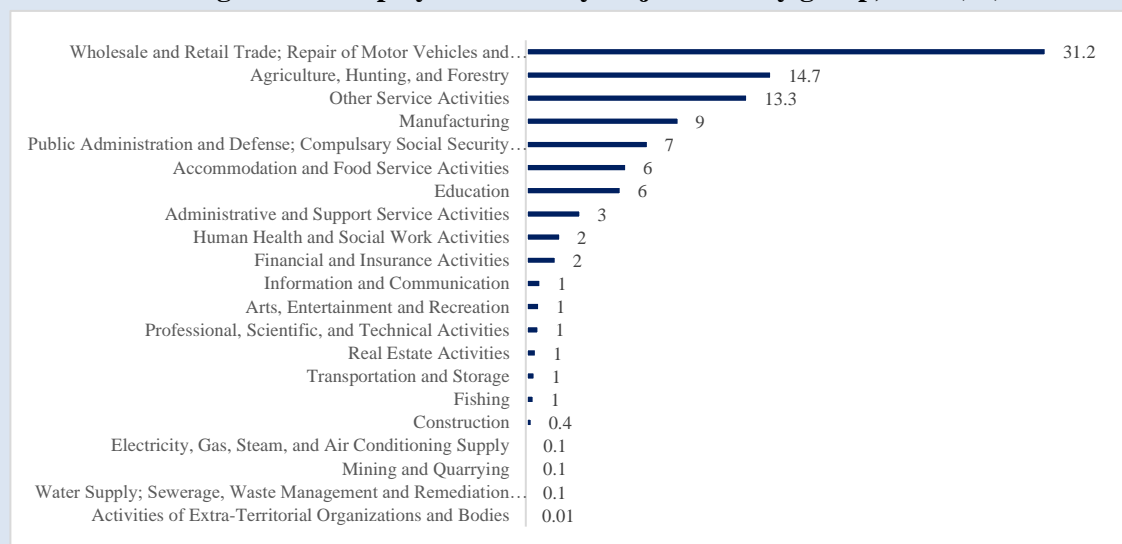
Women in the Philippines are facing challenges to their safety and wellbeing during COVID-19, such as gender-based violence and economic insecurity. While the impacts of COVID-19 are not fully revealed yet, it is evident that the pandemic has heightened existing gender and social inequalities in the Philippines (UN Women 2020).

The patriarchal culture that lingers in the Philippines has placed greater burden on women during this pandemic. Although there are campaigns to encourage men to share in domestic responsibilities, women still carry a greater share of unpaid household work and face the threat of violence within the family. The Philippines has actually been able to reduce cases of violence with the introduction of the Violence against Women and Their Children Act of 2004, but the cases seem to have increased during the pandemic, even though the actual data may not reflect the real magnitude of the problem. Many women are not willing to report their household cases to the authorities or face difficulties accessing the relevant institutions due to lockdowns. A report from UN Women shows that, during

the period of quarantine in 15 March – 2 April, the Philippine National Police received reports of 391 cases of violence against women and 42 cases of rape (UN Women 2020).

In addition to the threat of domestic violence, women are also among the hardest hit economically. In the Philippines, women are overrepresented in the informal economy, with 6.8 million women working in the informal sector. In the formal sector, many women are employed in the services industry, including retail, hospitality and tourism (Figure 3.9). These were among the first sectors impacted by COVID-19, resulting in partial to full business shutdowns. For MSMEs, the lockdown has resulted in temporary closures for most, or a significant decline in revenue for those able to remain operational (UN Women 2020).

Figure 3.9. Employed women by major industry group, 2017 (%)



Source: Philippine Statistics Authority 2018.

While actual data take time to gather, a proxy of the impact of the pandemic on female employment is seen through the Gender-Responsive Economic Actions for the Transformation of Women (Great Women) Project 2. Started in 2015 with support from the Canadian government, the project focuses on four sectors: homestyle and wearable (textile, furniture, homeware, fashion, and apparel), coffee, cacao and processed food and nuts. Prior to the pandemic, the Great Women Project 2 had 1,000 micro entrepreneurs (with a total of 13,000 workers). Only 5.1 percent of them remain fully operational, with the remainder operating at half (or less) capacity, struggling to survive. The project was to be completed by the end of 2020. However due to COVID-19, it has been extended until 2022.

The government has come up with several initiatives to help deal with the negative impact from COVID-19, such as a grant offered by the Department of Agriculture for farmers, and by the Department of Trade for MSMEs. Specific support for women comes from the TESDA Women's Center under the Department of Trade and Industry. TESDA takes an active role in providing free online training for women, which will be beneficial when businesses restart after the pandemic is contained.

Good practices in promoting more women in the entrepreneurship sector involve an integrated approach supported by collaboration among multiple parties. For example, in France, the Women's Entrepreneurship Plan (*Plan Entrepreneuriat des Femmes*) was launched in 2013 as a collaboration across French ministries and banks⁵⁷ to increase the proportion of women in

⁵⁷ The programme was initiated by the ministry in charge of women's rights, the Ministry of National Education, Higher Education and Research, and by the minister responsible for SMEs, innovation and the digital economy. It embodies a

new business start-ups from 30 percent in 2012 to 40 percent in 2017. The programme focused on three pillars of support: (1) improving information dissemination to women entrepreneurs on available public support; (2) providing individual support to entrepreneurs (e.g., mentoring, training, networking); and (3) improving access to finance. In addition, some measures are targeted to women entrepreneurs in rural areas.

The key to the success of this initiative was its integrated approach comprising women's capacity building, access to financing, and the range of support spanning pre-start-up, start-up and business development activities. In 2013, the initiative mobilised a network of 130 women entrepreneurs, and they reached 2,600 young women who were interested in becoming entrepreneurs. The loan guarantee fund (*Fonds de Garantie à l'Initiative des Femmes/FGIF*) assisted 2,075 women in starting their business in 2015 and helped create 3,095 jobs (OECD 2016). In 2016, FGIF helped 2,382 women start their business (Ministry of Gender Equality, Diversity and Equal Opportunities n.d.). The programme has been extended until 2020 in the 1st inter-ministerial plan for professional equality.

v. Addressing constraints on women's freedom from violence and freedom of movement

Freedom from domestic violence

Violence against women, both at home and at work, has a significant negative impact on women's performance and productivity in the workplace. It results in loss of income and increased costs for women, including for accessing health services and taking days off from work. In Viet Nam, the direct costs of domestic violence represent 21 percent of women's monthly income; while domestic violence survivors earn 35 percent less than women who are not abused. The persistence of domestic violence has resulted in a total loss of earnings equivalent to nearly 3 percent of the economy's GDP (Jatfors 2017).

For the business sector, violence against women significantly lowers the productivity and profitability of the businesses through higher turnover, lower individual performance, increased health expenses, absenteeism, lateness and other human resource related costs. For instance, businesses in Peru lost 70 million workdays due to domestic violence, equivalent to 3.7 percent of GDP in 2013. The economic costs of violence against women have been estimated between 1.2 and 3.7 percent of Peru's GDP (Jatfors 2017).

Almost all APEC economies already have regulations addressing domestic violence (World Bank 2020).⁵⁸ In New Zealand, the private sector became increasingly concerned about the high rates of domestic violence and the costs associated with it, including loss of employees and high rates of absenteeism. After several companies enacted policies to support victims of domestic violence, the government enacted the Family Violence Act in November 2018, repealing its Domestic Violence Act of 1995. The new act grants 10 days of paid leave for victims of domestic violence, giving them time to leave their partners, find new homes, and protect themselves and their children. During the COVID-19 pandemic, domestic violence issues have become even more pronounced (see Box 3.2).

In 1994, the United States Congress passed the Violence Against Women Act (VAWA) in recognition of the severity of crimes associated with domestic violence, sexual assault, and stalking; this federal law has been reauthorized in 2000, 2005, and 2013. Created in 1995, the

commitment from the Interministerial Committee for Women's Rights in November 2012, and is also in line with the Entrepreneurship Conference.

⁵⁸ Russia currently does not have specific regulations.

United States Department of Justice's Office on Violence Against Women (OVW) administers financial and technical assistance authorized by VAWA to communities across the United States that are developing programs, policies, and practices aimed at ending domestic violence, dating violence, sexual assault, and stalking. Federal funding is awarded to local, state and tribal governments, courts, non-profit organizations, community-based organizations, secondary schools, institutions of higher education, and state and tribal coalitions. Federal grants are used to develop effective responses to violence against women through activities that include direct services, crisis intervention, transitional housing, legal assistance to victims, court improvement, and training for law enforcement and courts. Since its inception, OVW has awarded over \$9 billion in grants and cooperative agreements and has launched a multifaceted approach to implementing VAWA. By forging state, local, and tribal partnerships among police, prosecutors, judges, victim advocates, health care providers, faith leaders, and others, VAWA grant programs help provide victims with the protection and services they need to pursue safe and healthy lives, while simultaneously enabling communities to hold offenders accountable for their violence.

In 2016, Indonesia launched the Three Ends Programme to (1) end violence against women and children; (2) end human trafficking; and (3) end barriers to economic justice. Under this programme, the central government provides technical assistance to regional governments in developing gender-responsive budgets/activities/programmes, and implements a mandatory obligation for regional governments to conduct training and technical assistance for women entrepreneurs.

In 2017, Canada launched the Strategy to Prevent and Address Gender-Based Violence, committing \$100.9 million over five years and \$20.7 million over year ongoing, to support the implementation of a whole-of-government approach to prevent and address this form of violence. The strategy includes the creation of the Gender-Based Violence (GBV) Knowledge Centre within the Department for Women and Gender Equality, which will better align existing resources across government and support the development and sharing of research and data to enable a more coordinated, evidence-based action on GBV.

Another important programme focusing on women is the Peace Village Initiative, which aims to tackle the threat of radicalism by empowering communities, through promoting social cohesion, community resilience, societal equality and respect for diversity. The Peace Village Initiative purposefully places women as the main actors in building peace in the family, community and local governance. Women are engaged to foster their ability to become economically independent, to actively participate in community decision-making processes and to creatively develop peace narratives.

Box 3.2. New Zealand: Domestic violence during the COVID-19 pandemic

New Zealand's labour force is highly segregated by industry and gender, with women more likely to work in lower-paid jobs and part-time work. For example, women make up 71.3 percent of part-time workers. They also represent the majority of the health sector (78 percent), making them at higher risk of exposure to COVID-19; and the majority of the retail trade and accommodation industry (57.6 percent), a sector with the lowest median earnings and one of the hardest-hit during the pandemic (Ministry for Women 2020).

On top of the economic impact on paid work, the COVID-19 pandemic also adversely affects women doing unpaid work. When family members have to stay at home due to quarantine measures, women

have to take on more responsibilities, including taking care of the children or the elderly, in addition to doing household chores. For women who work, structural inequalities, such as the gender pay gap and occupational segregation, could make it more likely for women to sacrifice their income in order to absorb the additional care responsibilities during the pandemic.

Evidence shows that the risk of gender-based violence, such as family and sexual violence disproportionately affects women, and rises during emergencies and disasters (True 2016). Some women may experience even greater impacts, especially those who are already vulnerable to violence due to existing inequalities, such as minority ethnic groups, disabled women or women in migrant households. Home isolation and physical distancing during the pandemic mean that women are more exposed to their abusers, and are unable to seek support or escape to safer spaces. New Zealand's service provider, Women's Refuge, experienced up to 35 percent increase in demand for family violence services compared to the same period the previous year (Women's Refuge 2020).

To tackle this violence issue, the government allocated around NZD 183 million (USD 120 million) over the next four years for the Ministry of Social Development to ensure continued access to specialist family violence services, including: services supporting victims of family violence, services to help perpetrators stop inflicting family violence, and support for victims of elder abuse. An additional NZD 19.9 million (USD 13 million) was allocated to a cross-agency initiative involving police, justice and health agencies to ensure victims of non-fatal strangulation⁵⁹ can access highly trained medical practitioners to deal with the trauma and for forensic services necessary to gather evidence for prosecution (New Zealand Family Violence Clearinghouse 2020).

The additional funding will help ensure that specialist family violence providers can meet the anticipated high demand for their services during COVID-19 lockdowns, especially when the services are more challenging and costly to deliver due to extra health and safety precautions. The funding will go toward providing more competitive wages for staff, so that the sector has a more solid foundation for engaging, supporting and retaining their workforce; as well as for training, supervision, management and organisational costs. Services for vulnerable communities, such as indigenous groups, migrants and refugees, are also covered by this funding.

In reaching out to communities, the government activates various communication channels to provide updates on the COVID-19 situation and available resources. A dedicated section on family violence and sexual violence prevention is included in the government's official website on COVID-19 with information on helplines for victims and perpetrators seeking support (New Zealand Government 2020a, 2020b). The website of the New Zealand Family Violence Clearinghouse (n.d.) also has a dedicated section with information on preventing and responding to family, *whānau* (extended family) and sexual violence during COVID-19. Information is available in multiple languages, ensuring that the updates and resources can be easily accessed by all ethnic groups.

In Russia, a special working group was formed under its upper chamber of the parliament, the Council of Federation of the Federal Assembly, to improve legislation and law enforcement practices in order to effectively prevent domestic violence. This working group has prepared a draft federal law called "On the prevention of domestic violence in the Russia"; public discussion of the said draft law is currently undergoing. Moreover, in line with the National Action Strategy for Women (2017-2022), the Center for Assistance to Victims of Domestic Violence was established in 2018 in cooperation with the Council of Europe, with support from the European Union, to provide legal assistance on domestic violence issues.

Globally, almost all economies (82%, or 155 economies) have laws addressing domestic violence (World Bank 2020). While policies that protect women from domestic violence are

⁵⁹ Non-fatal strangulation or suffocation was made a specific offence related to family violence on 3 December 2018.

already widely implemented across economies, a strong enforcement mechanism can be the difference. Also, to strengthen protection for women, many economies launched programmes promoting prevention measures. Successful policies and programmes in selected APEC economies ensure that support for victims of violence is available and accessible. Nineteen APEC economies already have support centres or helplines as a quick contact for women seeking assistance related to violence, abuse or harassment. This support becomes even more important during the COVID-19 pandemic, since victims of violence may not easily be able to escape to a safer place.

Culture remains a crucial factor in how women respond to domestic violence. Many women do not report abuse because they believe that domestic violence should be kept private. Added to this is the stigma that victims of domestic violence may face. A study in Malaysia finds that victims believe domestic violence to be a 'family matter', and that the violence was the result of some action by the survivor of the abuse (WAO 2017).

Therefore, policies or programmes to counter violence against women should be aimed at all genders, not only women or potential victims of the violence. Preventive measures should aim to educate the public that violence against women is not acceptable. Based on the experience of successful programmes in the past, collaborative efforts that involve multiple parties establishing an economy-wide agenda on issues of domestic violence, and support from media campaigns, have helped raise awareness. Almost all APEC economies have introduced domestic campaigns to raise awareness on violence against women, mindful that a consistent and continuous campaign will pay dividends in the long run.

Freedom from violence in the workplace

Although both men and women could experience sexual harassment in the workplace, the majority of the victims are women. Victims are likely to be younger, hold lower positions, mostly work with, and are supervised by, members of the opposite sex, and, particularly for female victims, work in male dominated occupations.

Studies have shown that sexual harassment not only reduces employees' productivity leading to a higher employee turnover and increased absenteeism, but is also associated with a decrease in companies' returns and profitability (Au, Dong and Tremblay 2020; Newman 1995 in World Bank 2020). Sexual harassment can also have a negative impact on efforts to increase the number of women leaders in business by making men and women reluctant to be included in mentorship programmes (McKinsey Global Institute 2018).

Besides sexual harassment, women also experience gender-specific abuse in the workplace. Evidence around the world shows that pregnant workers, as well as women and men returning from maternity, paternity or parental leave, can experience harassment by co-workers, subordinates or superiors. Requests for breastfeeding breaks or other family-friendly working arrangements can also result in humiliating treatment, emotional abuse, employment relocation and other pressures aimed at isolating workers and forcing them to resign (ILO 2018a).

There are 17 APEC economies that have set out regulations on sexual harassment in employment.⁶⁰ In addition, 14 APEC economies have criminal penalties or civil remedies for sexual harassment in employment (World Bank 2020).

⁶⁰ Brunei Darussalam; Indonesia; Papua New Guinea; and Russia currently do not have specific regulations.

Tackling issues of violence against women in the workplace usually involves strong support from organizations. In addition to a strong enforcement mechanism by the government, workplace policies and initiatives from employers, particularly the implementation of good corporate governance, play a significant role in creating a culture that prohibits discrimination against women. The government can assist employers by providing guidelines on protecting female employees from violence and harassment in the workplace. In APEC, most economies have built such standards and guidelines (see Table 3.10).

Table 3.10. Policies and programmes protecting women from gender-based violence

Policies or programmes	No. of APEC economies implementing
Support centre or helpline/hotline to protect women from violence (domestic violence, violence in the workplace, or in the public space)	19
Capacity-building programmes (training and development) for professionals working with victims and perpetrators of violence	16
Economy-wide campaigns to build public awareness on violence against women	19
Government standard/guideline for employers on protecting female employees from violence or harassment in the workplace	18

Source: Compiled by Presisi Indonesia from Economy sources and relevant Government websites

Some economies provide policies and programmes to help employers develop guidelines for preventing violence in the workplace. Viet Nam's Code of Conduct on Sexual Harassment in the Workplace (2015) provides guidance to employers in developing their own policies for preventing and addressing sexual harassment at work, and to promote healthy, safe and productive workplaces. Singapore introduced the Tripartite Advisory on Managing Workplace Harassment (2015) to serve as a practical guide covering proactive management, key steps and remedial actions for employers and employees to better prevent and manage harassment at the workplace. Singapore also set up the Workplace Harassment Resource and Recourse Centre under the Tripartite Alliance for Fair & Progressive Employment Practices (TAFEP) in 2019 to provide guidance and resources to employers in implementing proper grievance handling of workplace harassment and an additional avenue for employees to report workplace harassment and seek assistance and advice.

Japan established the One-stop Support Center for Victims of Sexual Crime and Violence, as part of the 4th Basic Plan for Gender Equality (2015) with the aim of improving people's safety and security. While the Plan sets the target of establishing at least one unit of one-stop support center in each prefecture by 2020, the target was achieved earlier than planned, with centers established in all prefectures by the end of fiscal year 2018.

The Philippines, which has many women working in the services sector and overseas, developed the Philippine Plan for Gender-Responsive Development (1995–2025). The framework for the plan addresses violence against women in the following ways: (1) respect for human rights and desire for peace and social justice underlying the strategies of protecting overseas female contract workers; (2) setting up shelters and crisis centres for women; and (3) adopting laws dealing with violence.

Further control and enforcement measures are also necessary to help prevent violence against women in the workplace. Australia's Workplace Gender Equality Act (2012) requires non-public sector employers with 100 or more employees to submit an annual report detailing progress in the prevention of sex-based harassment and discrimination. Meanwhile, Korea implements an Electronic Monitoring System (2007) to prevent sexual violence against women by obligating offenders to wear GPS-based ankle monitors to prevent them from reoffending.

Freedom of movement

Women also experience violence when travelling to and from the workplace, and may face restrictions on travel within and between economies. Most women worldwide feel unsafe in public transport and have been victims of some form of physical or verbal harassment and other forms of violence in public spaces. As a result, women often prefer driving, using taxis or other forms of for-hire ride services rather than walking, cycling or using public transport (ITF 2018). This could mean women incurring significant costs travelling to and from work, thus increasing the trade-off for women's economic participation outside of their home. In addition, the lack of safe transportation could limit women's access to education, healthcare and jobs, and increase inequality and social exclusion.

According to the World Bank (2020), most APEC economies have regulations that allow women to travel outside their home in the same way as men,⁶¹ implying that regulations are present to ensure non-discriminatory practices in women's freedom of movement. However, sexual harassment against women across APEC economies remains prevalent. In Chile, 46 percent of women report having been harassed in public at least once in their lives and 17 percent of women report being harassed in public at least once in the past 12 months; while 90 percent have been harassed in public at some point. In Mexico, 71 percent of women reported feeling unsafe or insecure on public transport. Although there are frequent incidents of harassment on public transport, most cases are not reported, and even fewer result in a prosecution. In New York, it is estimated that 96 percent of sexual harassment cases and 86 percent of sexual assaults on the subway are not reported. Out of all 21 APEC members, only four economies have explicit laws on sexual harassment in public places, indicating a significant gap in the regulations on sexual harassment in public places, impacting many women as they go to and from work. However, sexual harassment in public places is often regulated at the municipal level (APEC 2019b).

A study in Peru suggests that infrastructure investments that make it more convenient and safer for women to use public transport, could generate important labour market impacts for women. The newly opened public transportation systems – Bus Rapid Transit (BRT) and elevated light rail – in the metropolitan region of Lima, Peru are equipped with lighting, security personnel and security cameras at stations and on board trains, which represent substantial improvements relative to the safety measures found in the public transport in the rest of the city. A study by Institute of Labour Economics (IZA) reveals that the improved infrastructure brought an increase of 17 percent in the probability of employment among women living closer to the systems and a 23 percent increase in earnings per hour driven largely by women joining the labour market (Martinez et al. 2018).

Papua New Guinea has the Port Moresby Safe Cities Programme, which is part of the UN Safe Cities Free from Violence against Women and Girls programme.⁶² From 2015, the programme expanded coverage from the Gerehu and Gordons markets to include the Koki market as well as a Safe Public Transport programme for women and children. The Safe Cities Programme aims to reduce public violence and thereby increase women's engagement in market activity in Port Moresby.

The United States Department of Transportation, in partnership with transit agencies and other state and local authorities, implemented an initiative to ensure the safety of transit riders, including preventing human trafficking, sexual harassment and assault. Under the

⁶¹ Brunei Darussalam and Malaysia currently do not have specific regulations.

⁶² The implementing partners are the National Capital District Commission (2012–2017) and Ginigoada (2015–2018).

Transportation Leaders against Human Trafficking initiative, the US Department of Transportation engaged industry leaders, trained its employees, and provided public awareness materials to recognise and report this issue, especially in addressing the specific concerns of women and girls. For example, transit agencies are working to create a culture among their employees which ensures that every report of harassment and assault is taken seriously, including providing training to reinforce a culture of zero tolerance. Transit agencies also use advertising to educate community members on how to report incidents, as well as warn potential perpetrators that harassment will not be tolerated. Viet Nam has taken a similar capacity building approach by training employees of the Ministry of Transport and the provincial-level Departments of Transport on gender issues in transportation (Arango et al. 2015).

Some APEC economies introduced women-only vehicles or compartments, as implemented in Japan; Malaysia; Mexico; and Thailand (Zermeno et al. 2009; Nathan Associates 2018). However, this short-term solution does not necessarily change the behaviour of the perpetrators and might be perceived as a segregation tool against women (Gardner, Cui and Coiacetto 2017).

To protect women from violence in public spaces, some economies utilise technology. Korea has introduced mobile applications to keep women safe while commuting or walking in public spaces. The Seoul city government developed the 'Seoul Relieved 서울시 안심이' smartphone application to protect women by providing safety features such as emergency report during a dangerous situation, with an integrated CCTV control centre to quickly locate the site and promptly dispatch police officers when necessary; location tracking to notify guardians; and a service to accompany women returning home late at night. After further system integration with respective districts outside of Seoul and piloting, this mobile app is targeted to become available for economy-wide services in the second half of 2021.

Innovative technologies and business models can provide opportunities for improving safety and security for women in public places. The nature of technology-based solutions that empower communal involvement and can be quickly replicated across jurisdictions can help to tackle commonly shared challenges across APEC economies in protecting women in public places.

PART 4: ENFORCEMENT OF STRUCTURAL POLICIES TO ENABLE WOMEN'S ECONOMIC PARTICIPATION

This part will explore how APEC economies approach the enforcement of structural policies that enable women's equal economic participation. Discussed at length are the monitoring and enforcement mechanisms that address the discriminatory employment practices that have presented obstacles to women's economic participation, from achieving equal pay for equal work or work of equal value, to getting access to credit, advancing toward leadership positions, having freedom from violence and harassment, gaining access to education and skills training, and obtaining maternity leave.

Most of the regulations put in place across the APEC region to advance women's economic participation are sufficiently clear and comprehensive. However, implementation can become the key challenge. Thus, enforcement and monitoring remain crucial. Based on previous empirical studies, several challenges in monitoring and enforcement are identified: data accuracy; limited awareness within regulatory agencies and other stakeholders about women's empowerment programmes and their subsequent implementation; and transparency issues. To strengthen monitoring and enforcement efforts, capacity building, producing and publishing sex-disaggregated data, and setting target variables are required.

Sex-disaggregated data are useful to identify the different situations of women and men, including changes over time; to understand the impact of events such as episodes of economic crisis on women, and hence assist in formulating activities in response to these events; to better allocate resources to support programmes and policies that are beneficial to women; to evaluate and monitor results and outcomes by sex; and to show progress or lack thereof in advancing women's economic empowerment using relevant indicators and regular data publication (APEC 2019c).

The objective of this section is to investigate:

- how APEC economies are monitoring employers' compliance with legislation and regulations relating to women's economic participation.
- how APEC economies enforce regulations to increase women's participation in the labour market, in particular, those regulations related to equal pay for equal work or work of equal value, women's access to credit⁶³, advancing women toward leadership positions, women's freedom from violence and harassment, women's access to education and skills training, and maternity leave; including the mechanisms used (judicial and/or non-judicial).
- how APEC economies can improve monitoring and enforcement efforts.

To address these objectives, this section presents a review of the regulations, research studies and other relevant sources on monitoring and enforcement mechanisms. This part is structured as follows: (A) monitoring and enforcement mechanisms in relation to stakeholder engagement; (B) review of regulations on monitoring and enforcement at the international level; and (C) monitoring and enforcement efforts, and the gaps and impacts.

⁶³ Covering all loans in the financial market to start a business,

A. MONITORING AND ENFORCEMENT MECHANISMS

Every economy has its own mechanism to monitor and enforce gender equality and women's empowerment. These mechanisms are important as they signal the level of commitment to implement policies that encourage the greater participation of women in the economy. As presented in Table 4.1, the monitoring and enforcement mechanisms for women's empowerment involve several players with defined roles, including the government, employer, labour union and the workers themselves.

Table 4.1. Enforcement mechanisms

	Government	Employers/Bipartite/ Tripartite	Labour unions and NGOs	Individual
Enforcement mechanisms	<ul style="list-style-type: none"> • Labour inspectorates • Conciliation and arbitration • Courts and tribunals • Tax inspectors • Positive incentives or 'naming and shaming' • Sanctions 	<ul style="list-style-type: none"> • Independent, bipartite or tripartite auditing of companies • Employer associations – members to respect collective agreements 	<ul style="list-style-type: none"> • Action at workplace and sector-level to enforce collective agreements • NGOs – publicity and advice campaigns • Naming and shaming 	<ul style="list-style-type: none"> • Access to legal/semi-legal remedies • Whistle-blower protections

Note: The parties in the tripartite arrangements are the government, trade unions and employers' associations.

Source: Rubery and Koukiadaki 2016.

i. Government

Governments should work to ensure that they have adequate enforcement mechanisms, including functioning labour inspectorates, that allow them to monitor and inspect workplaces, especially where women are vulnerable to discrimination and harassment. Although the government's role might vary across economies, governments need to have various tools at their disposal to inspect labour conditions, enforce regulations and establish a system where all parties involved can participate in the monitoring and enforcement process. The monitoring and enforcement mechanisms can be analysed using three features: structure and location, role/function and resources. The following explains these features.

Structure and location

The structure of the mechanism can be based on a formal mandate by the government, through the appointment of a lead agency. Some economies might not have any lead agency. Instead, they may form a working group, focal point or inter-ministerial body to monitor and implement programmes on gender equality and women's empowerment. These structures could either be formed at the central government level or decentralised to local or provincial levels.

Working groups or focal points within sectoral/ministerial/inter-departmental institutions are commonly assigned to monitor and implement the government's strategy on women's empowerment. The government can also establish an accountability institution that is mainly responsible for monitoring and enforcement. In practice, a number of different accountability institutions have been put in place by governments, such as the office of the ombudsman,⁶⁴ equality boards or anti-discrimination bodies.

⁶⁴ The ombudsman is an institution that interacts closely with citizens and acts as a guardian of citizen's rights as well as functions as a mediator with the public administration. Its privileged contact with citizens and its expertise in the functioning

Role/Function

Comparisons between economies can be done by analysing the scope of the domestic mechanisms. The analysis attempts to find out whether the role of domestic entities or working groups are focused only on monitoring or enforcement, including whether they have the right to impose fines or sanctions on employers and individuals who violate regulations. A mapping of monitoring and enforcement institutions is required to analyse whether overlapping roles/functions among institutions is affecting the efficacy of these domestic mechanisms.

Resources

Resources have been conceptualised in a multidimensional way to include: (1) financial and human resources; (2) leadership quality of domestic mechanisms; and (3) political support from the top leadership as well as powerful constituencies, the mass base and other stakeholders.

In most economies, equality legislation is administered by labour inspection services. The labour inspection service has three main responsibilities: (1) providing advice and information to increase the compliance rate; (2) monitoring and enforcement, conducting inspections, hearing complaints by employees, and (as a last resort) imposing sanctions to enforce compliance; and (3) providing feedback, submitting input to competent authorities on gaps in domestic labour law and regulations (Thomas et al. 2010).

Several economies have also established independent equality commissions responsible for promoting equality through practical and institutional measures. These agencies are assigned to give policy directions and guidance, monitor and enforce anti-discriminatory measures and examine complaints of discrimination (Thomas et al. 2010).

ii. Employers

Monitoring and enforcement mechanisms for women's economic participation are also linked to employers. In practice, employers may participate in these mechanisms as individual entities or as part of an employers' association. Employers as individuals are able to conduct their monitoring and enforcement role through internal auditing or by hiring an independent auditing company to assess whether they have complied with all guidelines and regulations. Employers can also participate through collective agreements under employer associations. Employers should also be encouraged to set up grievance mechanisms that allow workers to voice their concerns. This is particularly important for women who are also migrant workers (Verité n.d.).

iii. Labour unions and NGOs

The presence of labour unions in the economy is important since they are able to initiate action at the workplace and sector level to enforce collective agreements. Unions could also monitor whether employers are complying with regulations. Labour unions can also act as mediators in any dispute between an employee and the employer. Relevant NGOs may be able to participate in the enforcement process. As they are not affiliated with the employer or the government, they are able to provide independent monitoring. However, their role might be limited to providing recommendations. Other than their monitoring role, labour unions can also campaign for improvements in gender equality at the domestic and international levels, and inform and educate their members.

of public administration puts it in a unique position to promote the principles of open government, both in its own functioning and in that of the public administration as a whole.

iv. Individuals

In any enforcement mechanism, individuals need to actively participate by knowing their rights, aware of how to access an enforcement mechanism if their rights are violated and how to protect themselves from victimisation in the process of enforcing their rights. In some cases, the lack of such knowledge and awareness could add challenges to the enforcement process. In other cases, the lack of whistle-blower mechanisms to protect the victim could discourage individuals from participating in the monitoring and enforcement process.

Enforcing through an individual litigation-driven model might have several challenges, such as the complexity of the procedure, the litigation costs, the need to provide proof, and less rewarding results (Rubery and Koukiadaki 2016). At the international level, individuals may file a complaint to the human rights treaty bodies, as discussed in the next section.

B. REVIEW OF REGULATIONS ON MONITORING AND ENFORCEMENT AT THE INTERNATIONAL LEVEL IN THE APEC ECONOMIES

International standards, conventions or commitments are primary tools for governments that, in consultation with employers and workers, are seeking to draft, implement and enforce laws or policies in conformity with internationally accepted standards. There are many conventions or actions that also state monitoring and enforcement measures such as the Convention on the Elimination of All Forms of Discrimination Against Women (CEDAW) and the International Covenant on Economic, Social and Cultural Rights (ICESCR), along with several International Labour Organization (ILO) Conventions.

Acceptance of CEDAW⁶⁵ involves undertaking a series of measures to end discrimination against women in all forms⁶⁶. With regard to monitoring and enforcement, there is no formal mechanism for individuals and NGOs to participate in the monitoring process. Instead, the CEDAW committee relies on information submitted by NGOs. CEDAW members are required to submit an initial report on compliance after ratifying the Convention (Schuler and Flowers 2003). They must then submit periodic reports every four years.

With regard to the ICESCR,⁶⁷ it promotes the equal rights of men and women, including fair wages and equal remuneration for work of equal value without distinction of any kind, particularly for women to have access to work conditions not inferior to those enjoyed by men.

In terms of monitoring and enforcement of the ICESCR, parties that have adopted the agreement are obliged to submit regular reports to the Committee on Economic, Social and Cultural Rights. The report needs to explain how rights are protected through the implementation of domestic policy, and the initial submission should be made within two years of accepting the ICESCR, and thereafter, every five years. The Committee examines each report and addresses its concerns and recommendations in the form of 'concluding observations'.

⁶⁵ While 14 APEC economies have ratified the convention, 6 economies are still on accession.

⁶⁶ Those measures include: (1) incorporating the principle of equality of men and women in their legal system, abolishing all discriminatory laws and adopting appropriate ones prohibiting discrimination against women; (2) establishing tribunals and other public institutions to ensure the effective protection of women against discrimination; and (3) ensuring elimination of all acts of discrimination against women by persons, organisations or enterprises.

⁶⁷ More than half of the APEC economies have ratified the ICESCR.

With regard to rights at work, the ILO has issued conventions (or protocols), which are legally binding international treaties that may be ratified by members, as well as recommendations, which serve as non-binding guidelines. Specific to promoting gender equality, the ILO has enacted several conventions, including: (1) Maternity Protection Convention; (2) Night Work (Women) Convention; (3) Equal Remuneration Convention; (4) Discrimination (Employment and Occupation) Convention; and (5) Violence and Harassment Convention. In addition, the ILO has enacted several governance conventions to promote an international labour standards system, such as the Labour Inspection Convention.

The key international developments with far-reaching implications are the Equal Remuneration Convention, 1951 (no. 100)⁶⁸ and the Discrimination (Employment and Occupation) Convention, 1958 (no. 111).⁶⁹ With regard to equal remuneration, Article 1 of ILO Convention no. 100 states:

- a. The term **remuneration** includes the ordinary, basic or minimum wage or salary and any additional emoluments whatsoever payable directly or indirectly, whether in cash or in kind, by the employer to the worker and arises out of the worker's employment.
- b. The term **equal remuneration for men and women workers for work of equal value** refers to the rates of remuneration established without discrimination based on sex.

Meanwhile, to eliminate violence and harassment in the workplace, the ILO Violence and Harassment Convention, 2019 (no. 190) and its accompanying Recommendation (no. 206) was adopted (ILO 2020b). ILO Convention no. 190 sets a comprehensive international standard and defines the term 'gender-based violence and harassment' as violence and harassment directed at persons because of their sex or gender or affecting persons of a particular sex or gender disproportionately and includes sexual harassment.

ILO Convention no. 190 specifies that members need to establish or strengthen enforcement and monitoring mechanisms, while ILO Recommendation no. 206 specifies that members must involve workers and their representatives in the design, implementation and monitoring of the workplace policy. As part of monitoring, members should strive to collect and publish statistics on violence and harassment at work, disaggregated by sex, form of violence and harassment, and sector of economic activity, including with respect to other vulnerable groups. The ILO suggests that the data could be collected via administrative sources, household-based surveys and establishment-based surveys (e.g., labour force surveys).

To further promote equality of women in the workforce and the health and safety of the mother and child, the ILO adopted the Maternity Protection Convention, 2000 (no. 183)⁷⁰ as a revision of the Maternity Protection Convention, 1919 (no. 3) and Maternity Protection Convention (Revised), 1952 (no. 103).⁷¹ ILO Convention no. 183 extends maternal protection to all employed women. Duration of protection is also lengthened, with up to 14 weeks of maternity leave, including six weeks of compulsory postnatal leave.

Labour inspection is an integral part of the monitoring and enforcement mechanisms for equality in the workplace. The ILO has promoted the ratification of two conventions: Labour

⁶⁸ 17 APEC economies have ratified ILO Convention no. 100.

⁶⁹ More than half of the APEC economies have ratified ILO Convention no. 111.

⁷⁰ ILO Convention no. 183 has been enforced in Peru.

⁷¹ ILO Convention no. 103 has been enforced in Chile; Papua New Guinea; and Russia.

Inspection Convention, 1947 (no. 81)⁷² and Labour Inspection (Agriculture) Convention, 1969 (no. 129). Labour inspectors monitor the implementation of domestic labour standards in the workplace and advise both employers and employees on how to apply said standards.

ILO Convention no. 81 stresses the importance of a system of labour inspection for workplaces, especially for industry and commerce. It describes a set of principles for establishing rules on labour inspection, including the functions and organisation of the system of inspection, the recruitment criteria, the status and the terms and conditions of service of labour inspectors, and their powers and obligations. The economies that have ratified this convention also need to expand the implementation to non-commercial sectors. The labour inspectorate in each economy is required to publish and communicate to the ILO an annual report indicating the general functioning of its services on a number of issues.

While the conventions mentioned are conceptually good, it is a challenge to implement them at the domestic level. As ILO (2007) noted, enforcement of equality policies in the workplace is weak. An obstacle to the enforcement process can be men who do not understand the importance of equality; but perhaps the biggest obstacle is the fact that many workers around the world lack awareness of their rights.

International conventions can serve as a guide in crafting related domestic regulations, and can help shape monitoring and enforcement mechanisms for women's empowerment in APEC member economies. Many APEC economies have established commissions that investigate cases of alleged gender discrimination⁷³. In addition, some APEC economies have established commissions on equal opportunities⁷⁴.

Furthermore, several APEC economies have established labour inspections enforcing equal rights in employment. For instance, Australia's Fair Work Ombudsman implements compliance and enforcement policies in employment. In Japan, Prefectural Labour Bureaus facilitate disputes between worker and employer (OECD 2019b). The United States established the Equal Employment Opportunity Commission, which is responsible for enforcing non-discrimination in the job application process and at work. In Viet Nam, labour inspectors are authorized by law to enforce labour legislation and issue sanctions for non-compliance (ILO 2020c).

Although some APEC economies have implemented enforcement systems, inadequate enforcement still remains due to a confluence of factors including an insufficient number of labour inspectors, failure to provide effective remedies through courts, ambiguous wording in regulations and limited funding (OHCHR 2014, Wong 2019, UN Women 2020b).

C. MONITORING AND ENFORCEMENT: GAPS AND IMPACTS

This section reviews good practices on monitoring and enforcement, as well as implementation gaps and impacts in areas such as equal pay for equal work or work of equal value, women's access to credit, women's advancement to leadership positions, women's freedom from violence and harassment, women's access to education and skills training, and maternity leave. These areas have enabled women to increase their participation in the labour market, as indicated empirically in Part 2.

⁷² ILO Convention no. 81 has been enforced in 10 APEC economies, and entered into force in Canada on 17 June 2020.

⁷³ For example: Australia; Canada; Indonesia; Korea; Malaysia; New Zealand; and the Philippines.

⁷⁴ For example: Hong Kong, China; and Chinese Taipei.

This section also discusses the impact of the practices related to monitoring and enforcement on related economic variables or proxies. It further investigates the gaps in the monitoring and enforcement mechanisms in APEC economies, drawing comparisons with the situation outside the APEC region.

Throughout this section, it is noticeable that while good practices have been implemented by some APEC economies in several dimensions concerning women's economic empowerment, other economies still fall short in implementing reforms. Most APEC economies have regulations in place regarding gender equality, but some of them still face challenges in carrying out monitoring and enforcement mechanisms.

i. Equal pay for equal work or work of equal value

An important aspect of the labour market is wages. When an economy can assure the same wage for men and women doing equal work, then women will be encouraged to participate in the labour market. To enforce equal pay across gender, an economy needs to establish wage-setting institutions, together with clear mechanisms and policies that can influence both inclusive and gender-equitable labour markets. The three main types of mechanisms – legal, collective and voluntary – are identified as potentially and ideally complementary rather than competitive. Interest in gender pay equity has followed rather than preceded legal rights to equal pay in most economies and has been a catalyst for and symbolic influence on non-statutory moves to promote equal pay.

Mechanisms in the EU can be used as reference for practices in APEC economies. The principle of equal pay in the EU predated that of equal treatment. The equal pay rule was already included in the 1957 Treaty establishing the European Economic Community (today, Article 157 of the Treaty on the Functioning of the European Union, or TFEU). The Court of Justice of the EU ruled that the provision was horizontally and vertically directly effective and as such could give rise to individual rights that the court could protect.

Three important directives on equal pay were adopted in the EU, including: (1) Directive 75/117/EEC on equal pay for male and female workers, affirming the principle of 'equal pay for equal work' laid down in Article 157 TFEU and introducing the concept of 'equal pay for work of equal value'; (2) Directive 76/207/EEC on equal treatment with regard to access to employment, vocational training, promotion and working conditions; and (3) Directive 79/7/EEC on equal treatment with regard to statutory social security schemes.

Domestic initiatives on equal pay in the EU are implemented largely through equality legislation and labour codes. Several members have embedded the principle in their constitutional provisions, a few have passed laws specifically implementing the principle of equal pay, while some have transposed the provision by way of collective labour agreements. However, despite adopting comprehensive legal mechanisms aimed at equal pay for women, the EU still shows an average gender pay gap of 16 percent (Rubery and Koukiadaki 2016).

This gap remains in spite of good monitoring practices implemented across the EU. For instance, some economies (e.g., Belgium, Austria and Germany) require companies to publish their gender pay gap data or make the information available to employees. The enforcement mechanisms relating to equal pay in the EU are further described in Box 4.1.

Box 4.1. Women's economic participation in the EU: Enforcement of equal pay

The EU has a clear mechanism for enforcing equal pay for women and men, comprising a judicial body and a non-judicial body. The EU has also introduced policies to compensate and protect the victims, impose a fair penalty as well as direct equality bodies to promote and mainstream relevant policies, which can be summarised as follows:

Judicial body as enforcement mechanism

Each member has put legislation in place guaranteeing that victims of pay discrimination based on gender can enforce their rights judicially. A judicial body could differ from one member economy to another, but in general, has at least one of the following features:

- Adoption of legislative provisions that relate *expressis verbis* to the judicial enforcement of equal pay for equal work or work of equal value.
- Adoption of provisions that generally guarantee the judicial enforcement of equality legislation, which frequently applies to more areas of society beyond employment. Those laws tend to employ terms like Equality Act, Anti-Discrimination Act or, with a more limited scope, Employment Equality Act or Gender Equality Act.
- Adoption of general rules regarding the judicial enforcement of rights, as mostly laid down in labour (procedure) codes, civil (procedure) codes and/or administrative (procedure) codes, in place of approved legislation.

Non-judicial body as enforcement mechanism

The EU's non-judicial mechanisms include: (1) internal (within the company) procedures; (2) external (outside the company) procedures; and (3) alternative dispute resolution (ADR) mechanisms, defined in a narrow sense to include the potential use of conciliation, mediation and arbitration prior to a court hearing. The latter procedures are usually facilitated by legislation and there is always a link with judicial enforcement, be it as an option preceding the actual hearing of a case in court, or as an alternative to court proceedings.

Compensation and reparation

In the majority of EU economies, victims of sex-based pay discrimination can claim financial compensation for the loss suffered. The compensation must be deemed adequate by ensuring that the loss and damage actually sustained are to be compensated in full in accordance with applicable domestic rules.

Protection against victimisation

The EU ensures protection against victimisation, although policies may vary across individual economies. Such protection in cases of gender-based pay discrimination is also guaranteed under more general equality legislation which can be either a separate act or statute, or a part of a civil or labour code.

Penalties

Criminal sanctions typically include fines, imprisonment or a combination of both. A relatively high number of economies have provided for such criminal sanctions in either equality legislation, employment legislation (e.g., labour codes), criminal codes or a combination thereof. The infringement of the equal pay principle is also sometimes subject to administrative sanctions, administrative fines in particular.

Equality bodies

Domestic equality bodies have been established to deal with problems and/or claims relating to the principle of equal pay for equal work, or for work of equal value, for men and women in the EU. The competency of these bodies varies among EU members.

Source: Foubert 2017.

Among APEC economies, New Zealand is seen as an example of an economy that is implementing good practices to address the gender pay gap. In New Zealand, regulatory reform, implementation, monitoring and enforcement processes complement each other, and there is evidence of actual decreases in the gender pay gap following the introduction of reforms.

The reforms were triggered by the TerraNova case⁷⁵, in which the Employment Court, and subsequently, the Court of Appeals, determined that the Equal Pay Act of 1972 allowed for claims related to pay equity, that is, equal pay for different work of the same value.

The government introduced and passed into law the Equal Pay Amendment Act 2020 as part of its response to the Court of Appeals' interpretation of the Equal Pay Act in the TerraNova case. The amendment seeks to improve the process for raising and progressing pay equity claims, and to eliminate and prevent discrimination on the basis of sex in the remuneration and employment terms and conditions for work done within female-dominated jobs. As an enforcement mechanism, the amendment proposes to allow employees to raise claims with their employer directly, with the Employment Relations Authority or the court seen as the last resort to solve equal pay cases.

Enforcement falls under New Zealand's Ministry for Women,⁷⁶ the Ministry of Business, Innovation and Employment, and the Human Rights Commission. On the ground, Labour Standards Officers work with employers and employees (and other people and agencies) to make sure that workplaces follow at least the minimum employment standards and laws as set out in the employment-related Acts. The amendment also increased the maximum penalty for breach of the Equal Pay Act 1972, from NZD 400 to NZD 5,000 (USD 263 to USD 3,279) for an individual, or from NZD 1,000 to NZD 10,000 (USD 656 to USD 6,558) for a company or other corporation.⁷⁷

Monitoring falls under the Human Rights Commission and Statistics New Zealand ('Stats NZ'). As part of this role, Stats NZ (2018) published a set of guidelines for employers, human resources staff and payroll staff who want to know more about measuring and analysing gender pay gaps in their organisations. Stats NZ also measures New Zealand's gender pay gap each year. New Zealand also publishes on a regular basis the public service gender pay gap data in the State Services Commission's website. Audits can also be a useful monitoring tool. The New Zealand Law Society (2020) notes that gender pay audits are useful for monitoring progress within a workplace and for tracking the impact of any new pay equity policies.

Strong monitoring and enforcement will affect the pay gap. The gender pay gap in New Zealand has narrowed to about 9.3 percent in 2019 from 11.8 percent in 2015 (Stats NZ 2019). Investigating the wage gap by industry, the gender pay gap in health care and social assistance shows a declining trend, from 41 percent in 2015 to 34 percent in 2019. This trend extends to occupations such as information media and telecommunications, construction, art, recreation,

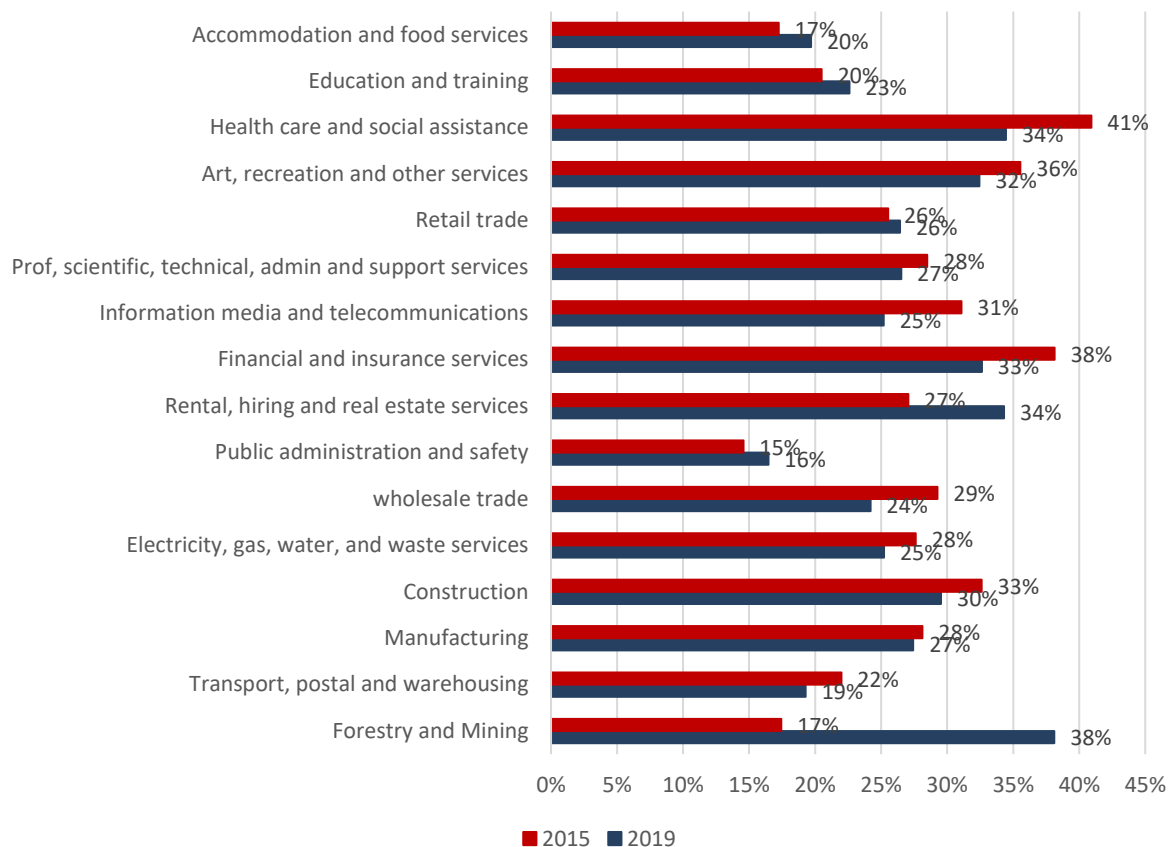
⁷⁵ The TerraNova case has had a significant effect on continuing efforts on equal pay in New Zealand, especially since TerraNova operates rest home facilities where women comprise more than 90 percent of the workforce.

⁷⁶ Besides enforcement, the Ministry for Women is also responsible for: (1) providing policy advice on improving outcomes for women in New Zealand; (2) managing New Zealand's international reporting obligations in relation to the status of women; (3) providing suitable women nominees for appointment to state sector boards and committees; and (4) providing support services to the Minister for Women.

⁷⁷ The Equal Pay Amendment Bill states that 'an individual person is liable to among others: (1) a penalty of up to NZD 10,000, and a body corporate up to NZD 20,000, if they fail to comply, or are involved in a failure to comply with the duties to pay women and men equitably for the same, or substantially similar, work; (2) enter into pay equity bargaining if they think a claim is arguable; (3) deal with the Authority in good faith during facilitation; (4) keep pay equity claim records; or, (5) not to unlawfully discriminate'.

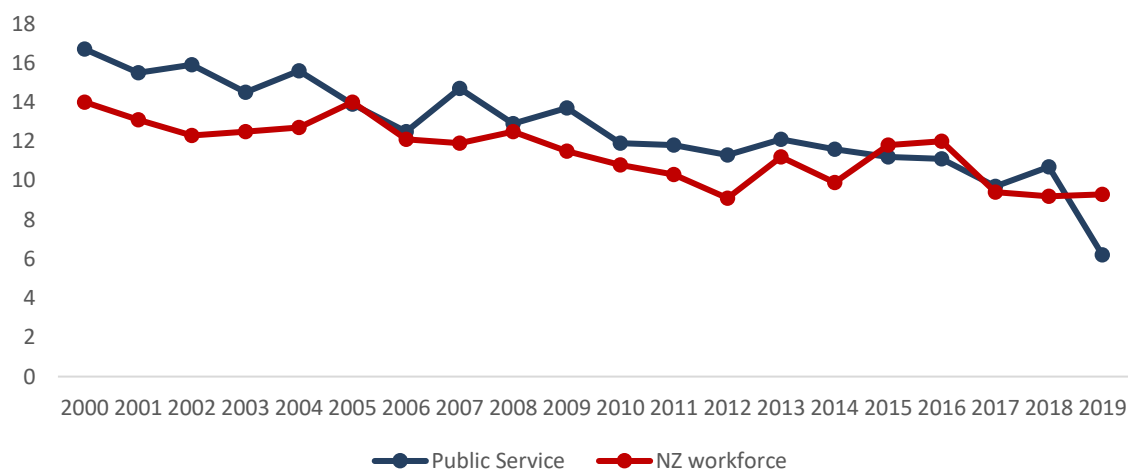
and other services (Figure 4.1). Similarly, the gender pay gap in public service has been on a declining trend, registering 6.2 percent in 2019. The average salary for men in public service was NZD 86,900 (USD 57,000) in 2019, while it was NZD 77,000 (USD 50,521) for women.

Figure 4.1. Gender pay gap in New Zealand (%)



Note: The data refer to average total weekly earnings (employees). Average total weekly earnings are ordinary time plus overtime payout divided by full-time plus part-time employees. Data are from 2015/Q4 and 2019/Q4 respectively.
Source: Quarterly Employment Survey, Stats NZ 2020.

Figure 4.2. Gender pay gap of the public service sector and the workforce as a whole in New Zealand (%)



Source: Public Service Commission n.d.

The empirical data in New Zealand show that the reform has been successful in some sectors, but further improvements are still required for the remaining sectors, thus underlining the importance of enforcement and monitoring mechanisms. As the OECD (2018) notes, an effective strategy to close pay gaps requires a mix of policy measures to address occupational segregation and the absence of gender balance in certain occupations. In-depth interviews reveal that certain measures could have a big impact on the pay gap, for example, providing guidance to women to help them navigate the legal system, or promoting women championing the issues and inspiring others to follow in their footsteps.

However, the impact of reforms may not be instantaneous, and improvements in enforcement could still be required. In its study of the gender pay gap in the STEM sector in New Zealand, McGregor et al. (2017) find a surprising lack of transparency around pay and remuneration in the sector at the individual level, which negatively affects women. Nonetheless, since the sample is relatively small, comprising 22 female engineers, this conclusion cannot be generalised and needs further investigation. Nevertheless, the finding could be treated as an indication that transparency around pay and remuneration in certain sectors could be improved, and new public policy initiatives on the issue are needed.

Similarly, Canada can be considered as an example of an economy with good practices, as it has taken a number of concrete actions to reduce the gender wage gap. For example, the Pay Equity Act, a new proactive pay equity regime received Royal Assent in December 2018. This Act is expected to enhance fairness in the workplace by ensuring men and women in federally regulated sectors receive the same pay for work of equal value. Budget 2018 provided CAD 3 million (USD 2.28 million) over five years to implement pay transparency for federally-regulated employers. Pay transparency will require private sector employers in the federal jurisdiction to report on wage gaps for women, indigenous peoples, persons with disabilities and members of visible minorities.

In terms of institutional arrangements, the Ministry of Labour regulates the private sector to ensure equity in workplaces across Canada. Institutions responsible for the enforcement are the Department of Women and Gender Equality Canada (WAGE), the Minister for Women and Gender Equality, and the Minister of Employment and Workforce Development and Labour. Meanwhile, the Pay Equity Commissioner is responsible for both monitoring and enforcement of the Pay Equity Act. Pecuniary penalties and public naming are among the measures implemented for cases of non-compliance.

In terms of impact, women earned 86 cents on the dollar compared to men in 2019, up from 82 cents in 1997. In other words, the gender gap in hourly wage in Canada has decreased from 18 percent in 1997 to 14 percent in 2019. Women are over-represented in low-paying occupations and under-represented in high-paying occupations, which may explain the persistence of the gender wage gap in Canada. Ligaya (2018) notes that the majority of Canadian companies are not closely watching differences in pay, and, based on a survey of human resources professionals in Canada and the United States by the Canada–United States Council for Advancement of Women Entrepreneurs and Business Leaders, only 39 percent of Canadian companies have accurate data on gender pay differences.

Unlike New Zealand and Canada, Australia does not have a penalty system as part of its measures to address the gender pay gap. Instead, it employs naming and shaming for non-compliance, which is another type of good practice. In Japan, equal pay for work of equal value is a component under the Labor Standards Act, which has both the provision for the Principle

of Equal Wages for Men and Women (Article 4) and the penal provision for violations (Article 119). Nonetheless, even without imposing legal sanctions or fines, the gender pay gap can narrow, similar to the outcomes seen with New Zealand and Canada.

The gender pay gap in Australia is regulated under the Workplace Gender Equality Act 2012. The monitoring mechanism is an annual report covering a workplace and reporting questionnaire. This report is required by the Workplace Gender Equity Agency, in particular for private sector employers with 100 employees or more. Companies with more than 500 employees have to fulfil additional obligations to meet the minimum standards for gender equality. Employers who do not comply could be named and shamed and precluded from tendering for federal and state contracts, or from receiving federal grants or other financial assistance.

Australia's gender pay gap was the lowest in two decades in November 2019, at 13.9 percent (WGEA n.d.-b). This was also a decrease from the 14.1 percent reported in November 2018. Latest available data in May 2020 showed that the gender pay gap widened slightly to 14.0 percent. All states and territories experienced a narrowing of the pay gap, except Western Australia. By industry, the gender pay gap was lowest in public administration and safety (5.8 percent) and highest in professional, scientific and technical services (24.1 percent).

One implementation weakness is that the data on the gender pay gap are not made public in Australia, with the Workplace Gender Equity Agency only publishing the aggregate data per industry segment.

While Australia has made many positive strides towards reducing the gender pay gap, there is scope for further improvement. The Senate Standing Committee on Finance and Public Administration conducted an inquiry into gender segregation in the workplace and its impact on women's economic inequality in 2017. Recommendations included improving the capacity to address equal remuneration, and tackling the need for gender-sensitive career guidance and counselling in schools and training institutions. An evaluation of all programmes and initiatives across Australia that aim to increase the number of girls in STEM education was also suggested.

In the case of Japan, the Gender Equality Bureau, which is part of the Cabinet Office, is the agency responsible for gender mainstreaming. Japan adopted a certification system for good practices as part of its enforcement mechanism. Companies that nurture women's participation and work-life balance are recognised with the Eruboshi certification and receive additional evaluation points for public procurement. As of June 2020, as many as 1,090 companies have obtained Eruboshi certification. Partly because of the rising number of companies obtaining this certification, the gender wage gap decreased from 33.9 percent in 2000 to 24.5 percent in 2017 (OECD n.d.). However, among APEC economies, Japan's gender wage gap is still relatively high. Yamaguchi (2019) identifies several factors that may explain this: the large number of women who are 'non-regular' workers,⁷⁸ the high degree of gender segregation in professions as the part of traditional roles; and male-dominated management.

Thailand offers an example of good practice in addressing equal pay in a developing economy, in particular, with regard to its enforcement mechanism. Thailand regulates equal wages and equal employment treatment through the Labour Protection Act B.E. 2541 (1998) and its amendment, and the Labour Protection Act (no. 3) B.E. 2551 (2008). Thailand has ratified the

⁷⁸ 'Regular' workers in Japan are employed on indefinite terms without specific job obligations and are strongly protected from firings and layoffs. 'Non-regular' workers, including many full-time employees, have fixed-term contracts with specific job obligations.

ILO Equal Remuneration Convention of 1951; and it is in the process of ratifying the Discrimination (Employment and Occupation) Convention of 1981, which entered into effect in the economy in June 2018. Labour wages in Thailand are commonly controlled by a Wage Committee, which consists of the Permanent Secretary of the Ministry of Labour and Social Welfare as chairperson; government representatives and representatives of employers and employees appointed by the Cabinet as members; and an official from the Ministry of Labour and Social Welfare appointed by the Ministry as the secretary.

In case of a dispute in Thailand, an employee can make a complaint to the labour inspector, who will investigate the charges within 60 days, with the possibility of an extension not exceeding 30 days upon application to the Director-General of the Department of Labour. If the employer or the employee is not satisfied with the labour inspector's decision, the case may be raised to the court within 30 days of receiving the decision. Failing that, the labour inspector's decision is final. An employer who fails to provide equal treatment and equal wages is subject to a fine not exceeding THB 20,000 (USD 645).

Monitoring in Thailand may occur through the Gender Equality Act B.E. 2558 (2015), which established the Gender Promotion Committee (or 'SorTorPor Committee') responsible for establishing policies and action plans, monitoring compliance to the Act, issuing policy recommendations to the Cabinet and establishing guidelines for compensation to victims of gender discrimination (OECD 2020b).

The gender wage gap in Thailand has decreased from 14 percent in 1996 to -2.7 percent in 2018 (ILO 2020a), which means that women are earning more than men. It is possible that this remarkable result is due not just to the new regulations and enforcement mechanisms, but also to improvements in female human capital, including education (Nakavachara 2010; Bui and Permpoonwiwat 2015; Liao and Paweenawat 2019).

One of the gaps found in Thailand in terms of the response to the gender wage gap is in transparency. Avellis (2018) observes that there is not much transparency on the gender pay gap in Asia. Only 10 percent of companies publish their overall gender-segregated pay information. This is considerably lower than the global benchmark of 48 percent.

The analysis of good practices and gaps in terms of gender wage equality shows that some of the common implementation gaps are in the areas of data transparency and monitoring mechanisms, in particular, wage information reporting and audits. Penalty systems or naming and shaming mechanisms can be adopted to strengthen policies on equal pay.

ii. Women's access to credit

Financial inclusion, including access to credit, can open up economic opportunities for women, as well as boost women's empowerment. The World Bank (2020) reports that nine APEC economies have prohibited the discrimination of access to credit based on gender. Most of these nine APEC economies have adopted a penalty system as part of their enforcement. See Table 4.2 for the summary of regulations, punishment and institutions involved in the area of women's access to credit.

Table 4.2. Women's access to credit: Regulations, enforcement mechanism and punishment

Economies	Does the law prohibit discrimination in access to credit based on gender?	Punishment	Executor or relevant institution(s)
Australia	Yes, Sex Discrimination Act 1984, Art. 22	<ul style="list-style-type: none"> In the case of a natural person: 25 penalty units or imprisonment for 3 months, or both In the case of a body corporate: 100 penalty units 	Sex Discrimination Commissioner under the Australian Human Right Commission (Enforcement) / Minister for Women (Monitoring)
Canada	Yes, Canadian Human Rights Act, Arts. 3 and 5	Fine not exceeding CAD 50,000	Canadian Human Rights Commission (Enforcement) / Minister for Women and Gender Equality (Monitoring)
Hong Kong, China	Yes, Sex Discrimination Ordinance, Secs. 28(1) and (2)(c)	Financial penalty not exceeding USD 10,000 for the first occasion on which a penalty is imposed and USD 30,000 for the second and subsequent occasion	Equal Opportunities Commission
Mexico	Yes, (a) General Law for the Equality between Women and Men, Arts. 3 and 5(IV); (b) Credit Institutions Law, Art. 44bis 4	Penalty of 2,000 to 20,000 days of the general daily minimum wage in force in the Federal District, and the respective business may be administratively closed by the relevant Commission until its name is changed	National Banking and Securities Commission (CNBV); National Commission for the Protection and Defence of Users of Financial Services (CONDUSEF)
New Zealand	Yes, Human Rights Act 1993, Arts. 21(1)(a) and 44	Fine not exceeding NZD 5,000	Human Rights Commission
Peru	Yes, Consumer Protection Code, Arts. IV(2)(4), 1.1(d) and 38.1	<ul style="list-style-type: none"> Penalty or reprimands, and confiscations For the amount of the penalty, depending on the severity, the fine will be divided into two 	Peruvian Consumer Protection Agency (INDECOP)
The Philippines	Yes, RA 9710 Magna Carta of Women, Secs. 23 & 41	Sanctions under administrative law, civil service, or other appropriate laws if violation was committed by government officials and employees; payment for damages if violation was committed by private entity or individuals	Civil Service Commission (CSC); Department of the Interior and Local Government (DILG)
United States	Yes, Equal Credit Opportunity Act, Art. 1691(a)(1)	<ul style="list-style-type: none"> Civil liability for actual and punitive damages, the latter of which is limited to non-governmental entities; up to USD 10,000 for an individual claim or the lesser of USD 500,000 or 1 percent of the lender's net worth in a class action Under the Dodd-Frank Wall Street Reform and Consumer Protection Act (2010), the Consumer Financial Protection Bureau (CFPB) is authorized to obtain civil penalties of up to USD 1,000,000 per day for knowing violations of ECOA and other Federal consumer financial laws. 12 U.S.C. § 5565. 	Consumer Financial Protection Bureau
Viet Nam	Yes, Law on Gender Equality, Arts. 10 and 12	Disciplinary measures, administration sanctions or criminal prosecution	The National Committee for the Advancement of Women

Source: World Bank 2020.

The United States has led the way through the Equal Credit Opportunity Act of 1974 (ECOA)⁷⁹ in prohibiting discrimination to access to credit on the basis of race, colour, religion, origin, sex, marital status, age, the applicant's receipt of income derived from any public assistance programme, or the applicant's exercise, in good faith, of any right under the Consumer Credit Protection Act. The Federal Trade Commission or consumer protection agency enforces the Act. The Department of Justice may file a lawsuit under the ECOA where there is a pattern or practice of discrimination. Meanwhile, other federal agencies have general regulatory authority

⁷⁹ The Equal Credit Opportunity Act applies to any person who, in the ordinary course of business, regularly participates in a credit decision, including banks, retailers, bankcard companies, finance companies, and credit unions.

over certain types of lenders and they monitor creditors for their compliance with the Act (U.S. Department of Justice 2020). Beside the ECOA, the United States also has the Fair Housing Act, which, among other things, prohibits discrimination in residential real estate transactions – including making or purchasing of loans or providing other financial assistance in connection with such transactions – on the basis of race, color, origin, religion, sex, disability, or familial status (having one or more children under 18).⁸⁰ In terms of penalties, lenders who violate the provisions of the ECOA face civil liability for actual and punitive damages, the latter of which is limited to non-governmental entities and can amount up to USD 10,000 for an individual claim or the lesser of USD 500,000 or 1 percent of the lender's net worth in a class action. The Consumer Financial Protection Bureau (CFPB) is authorized under the Dodd-Frank Act to obtain civil penalties of up to USD 1,000,000 per day for knowing violations of ECOA and other Federal consumer financial laws.⁸¹ Private litigants can also have their costs and attorney's fees awarded. The Fair Housing Act also allows for actual and punitive damages and allows for the Department of Housing and Urban Development to obtain civil penalties in administrative proceedings and for the Department of Justice to obtain civil penalties in pattern or practice lawsuits of up to \$107,050 per defendant for a first violation and up to \$214,097 per defendant for a subsequent violation.

According to the CFPB (2019), none of the 11 Equal Credit Opportunity Act enforcement agencies⁸² brought public enforcement actions for violations of Act in 2018. This compares to 26 enforcement actions in 2013. This may imply that access to credit was successfully improved in the United States. However, in terms of the average amount of the median debt, the average for men householders was around USD 32,000 (20 percent) during 2000-2017 period, this was still higher than for women householders or around USD 25,700 (16 percent), as shown in Figure 4.3; in addition, the highest proportion of average debt was still married/couple households, around USD 95,000 (62 percent) during the same period. This may imply that such regulations on gender discrimination in access to credit are not enough to ensure women have same levels of access to credit as men. There may be other factors affecting the provision of credit to women, including the perception of greater risk that makes it difficult for women to obtain higher loan amounts. Due to difficulties obtaining credit, women tend to save up more money before borrowing, requiring smaller loan amounts. The study shows that female-owned firms are younger businesses with a shorter track history of repayment of debts.

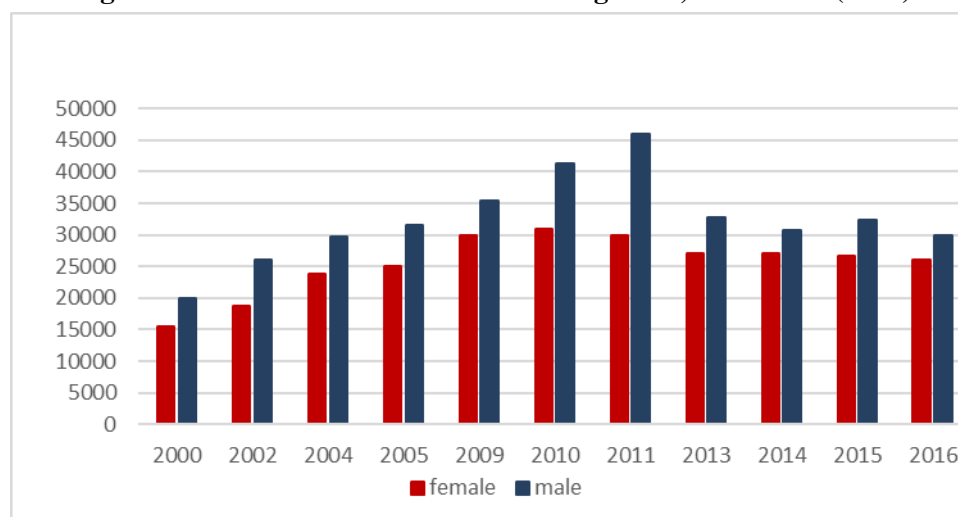
⁸⁰ 42 U.S.C. § 3605. The Fair Housing Act prohibits such discrimination by direct providers of housing, such as landlords and real estate companies as well as other entities, such as municipalities, banks or other lending institutions and home-owners insurance companies whose discriminatory practices make housing unavailable to or otherwise discriminate against persons in the terms or conditions of housing persons because of race, or colour, origin, religion, sex, disability, familial status (having one or more children under 18) and disability. Individuals who believe that they have been victims of an illegal housing practice, may file a complaint with the Department of Housing and Urban Development (HUD) or file their own lawsuit in federal or state court. The Department of Justice brings suits on behalf of individuals based on referrals from HUD and also may bring suits to redress a pattern or practice of discrimination or a denial of rights to a group of persons (The Department of Justice 2020).

⁸¹ The CFPB is authorized under the Dodd-Frank Act to obtain civil penalties of up to USD 1,000,000 per day for knowing violations of ECOA and other Federal consumer financial laws. Private litigants can also have their costs and attorney's fees awarded. The Fair Housing Act also allows for actual and punitive damages and allows for the Department of Housing and Urban Development to obtain civil penalties in administrative proceedings and for the Department of Justice to obtain civil penalties in pattern or practice lawsuits of up to \$107,050 per defendant for a first violation and up to \$214,097 per defendant for a subsequent violation.

⁸² The agencies charged with administrative enforcement of Equal Credit Opportunity Act under Section 704 are as follows: (1) Consumer Financial Protection Bureau; (2) Federal Deposit Insurance Corporation; (3) Federal Reserve Board; (4) National Credit Union Administration; (5) Office of the Comptroller of the Currency; (6) Agricultural Marketing Service of the US Department of Agriculture; (7) Department of Transportation; (8) Farm Credit Administration; (9) Federal Trade Commission; (10) Securities and Exchange Commission; and (11) Small Business Administration.

Thus, it is harder for such companies to secure capital through traditional bank loans (American Express 2017).

Figure 4.3. Total debt in the US based on gender, 2000–2016 (USD)

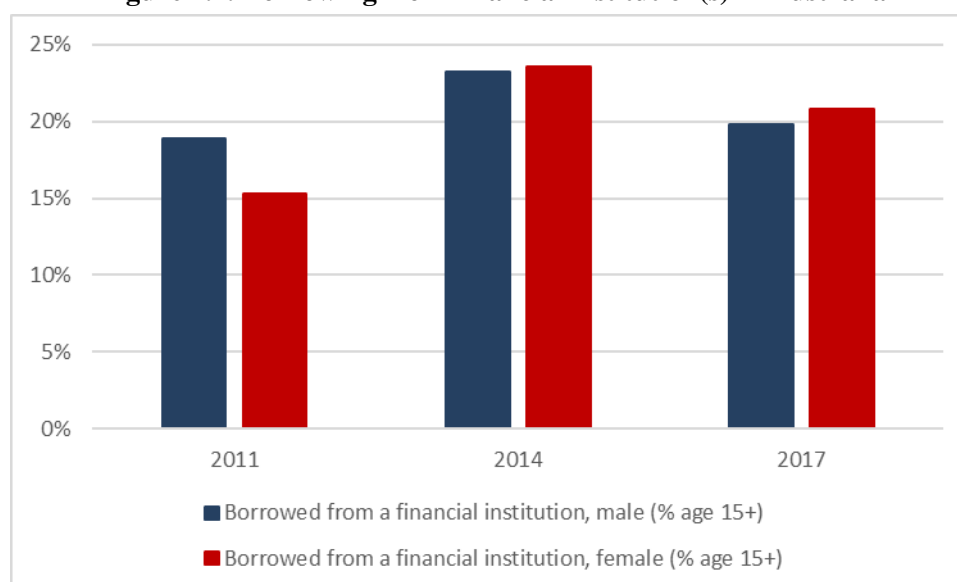


Note: Total debt is defined as the median amount of household debt in the US.
Source: United States Census Bureau.

The ECOA prohibits the use of demographic information, including in gender, credit underwriting, pricing, reporting, and scoring. As a result, information on credit histories and demographic characteristics have rarely been collected by the same data source, which in turn affects the evaluation of sex-disaggregated differences in the credit market. The other weakness in monitoring is the lack of consistency and limited statistical power since many of the studies used ad hoc surveys with relatively small sample sizes or did not directly collect debt usage data. In ad hoc surveys, consumers may under-report their debt outstanding and negative credit events due to debt-associated stigma. In addition, most analysis does not explicitly account for whether the men and women in the study were solely responsible for their own financial decisions. In short, the gaps relate to data transparency and accessibility and the monitoring system.

Another good practice is seen in Australia. Women's access to credit comes under Article 11 of the Sex Discrimination Act of 1984, since there is no specific regulation on credit access by gender. The Australia Financial Complaints Authority is a free, fair and independent dispute resolution scheme that considers complaints about: (1) credit, finance and loans; (2) insurance; (3) banking deposits and payments; (4) investments and financial advice; and (5) superannuation. The monitoring mechanism is relatively general, where independent monitoring and reporting of economy-wide gender equality indicators would involve close collaboration between the government, the Australian Bureau of Statistics, the Equal Opportunity for Women in the Workplace Agency, and other key research institutes and gender equality organisations.

In terms of the impact, Australia has been relatively successful in achieving equal access to credit. Data in 2011 from The Global Findex Database 2017 show that borrowing for males was higher than for females, at 19 percent and 15 percent, respectively (Demirgüç-Kunt et al. 2018). However, borrowing for females is now slightly higher than for males as can be seen in Figure 4.4.

Figure 4.4. Borrowing from financial institution(s) in Australia

Source: The Global Findex Database 2017; Demirgüç-Kunt et al. 2018.

In Viet Nam, women's access to credit is regulated through the Law on Gender Equality. Several agencies are responsible for monitoring different aspects of gender equality. The Gender Equality Department coordinates the implementation of the law and is also responsible for the development and implementation of the National Programme on Gender Equality. The Gender Equality Department also works with the Department of Legislation in the Ministry of Labour, Invalids and Social Affairs to report on compliance with CEDAW.

The National Committee for the Advancement of Women is an intersectoral body that advises on gender equality and women's empowerment. Each ministry and province of Viet Nam also has a Committee for the Advancement of Women, which is tasked with developing their own ministerial and provincial plans of action, which are in turn monitored by the National Committee for the Advancement of Women. Meanwhile, the Viet Nam Women's Union⁸³ as a mass organisation can be a potentially effective mobilising force to advance gender equality goals at all levels (Fontana 2018).

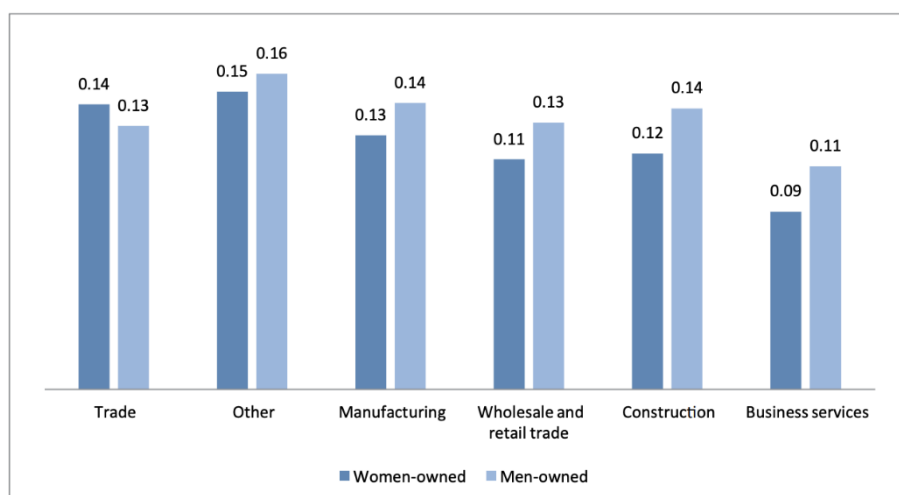
Despite government efforts, the implementation has not been simple. Studies show that discrimination in access to credit based on gender in Viet Nam still persists. For instance, IFC (2017) finds that 37 percent of women-owned SMEs have accessed bank loans in the past two years, compared to 47 percent of male business owners. Even when female entrepreneurs do qualify for a bank loan, they tend to receive less than what they asked for, and lower amounts than men. As it stands, the financing gap is estimated at USD 1.2 billion for women-owned SMEs. By sector and gender, men-owned businesses have higher loans in all sectors except for trade. The largest difference in average loan size is in the construction sector, where male-owned businesses borrowed an average of USD 140,000 against USD 120,000 for female-owned enterprises (Figure 4.5).

Similarly, Le and Stefanczyk (2018) find that loan applications from women-led enterprises were 34 percent more likely to be denied than those from men-led firms. The situation is even more serious depending on the industry and the particular macroeconomic situation. For

⁸³ The labour union with 13 million women members out of a total female adult population of over 26 million.

instance, the gap in the likelihood of loan applications being rejected for women-led enterprises and their men-led counterparts increases to 67 percent in male-intensive industries and 71 percent in periods of tight monetary policy.

Figure 4.5. Average outstanding loans by sector and gender in Viet Nam



Source: IFC 2017.

While there have been improvements, some APEC economies still do not have women's financial inclusion or non-discriminatory access to credit as an explicit objective. IFC (2011) notes that one of the weaknesses in the initiatives targeting women's access to finance (including credit) is that they tend to be small and work in silos, and often lack targets or monitoring and evaluation frameworks. This highlights that the enforcement aspects still require many improvements, since enforcement issues implicate not just the penalty or reward system but also involve the perception of risk. The availability of enforcement mechanisms and institutions/agencies either with specific regulations (as in the United States) or under general policies (as in Australia with the Sex Discrimination Act) may improve the equality of women's access to credit. This also emphasises the importance of data transparency and accessibility, and the interactions with data privacy policies, as part of monitoring and the basis for evaluation in the credit market.

iii. Advancing women to leadership positions

Advancing opportunities for women's leadership across all aspects of society, including the economy and in political leadership, is important to realizing women's empowerment and advancing gender equality.

APEC economies vary in their approaches on this issue. For example, in terms of the participation of women in politics, some economies rely on voluntary targets of women in political parties. Australia; Canada; Malaysia; New Zealand; the Philippines, and Thailand rely on voluntary targets of political parties. The Australian Labour Party has committed to a quota that would have 50 per cent of their Members of Parliament be women by 2025; the Liberal party has adopted a target of 50 per cent female representation in parliament by 2025. In Canada, the New Democratic Party has adopted a target of 50 percent women among its candidates at federal elections since 1985. It has also adopted (and is enforcing) a policy whereby, in each federal riding, at least one woman must be in the running at the nomination stage. In 1993, the Liberty Party of Canada set a target of electing 25 percent women. In Malaysia, the People's Justice Party (Parti Keadilan Rakyat) states that 30 per cent of

leadership positions have to be held by women. In New Zealand, the Green Party of Aotearoa New Zealand and the Labour Party adopted a 50 percent target.

Other APEC economies have implemented mandatory quotas into politics, a type of measure that does not enjoy consensus among APEC economies and has not been proven analytically to produce more qualified candidates or better policy outcomes. Chile; Indonesia; Korea; Mexico; and Peru are among the APEC economies that have introduced gender quotas among candidates running for a seat in the legislative branch. In these economies, if the political parties fail to comply with the quotas, the election committees will reject their applications. Among these economies, women's representation in the legislative branch is about 30 percent in Indonesia; 40 percent in Chile; and Peru; and about 50 percent in Korea; and Mexico. China has also determined that the number of seats reserved for women in the legislative branch shall not be less than 22 percent (Table 4.3).

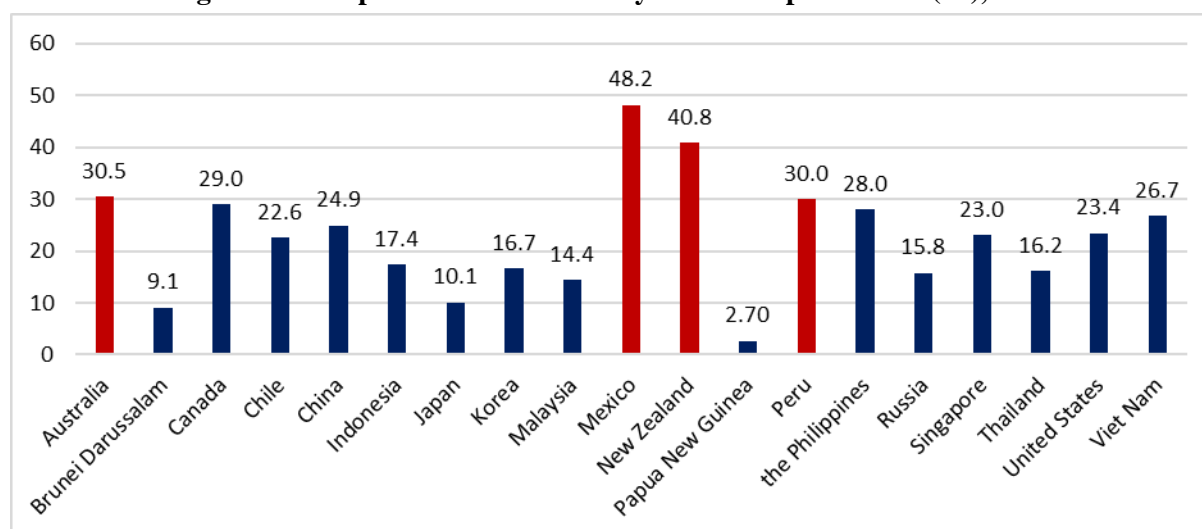
Table 4.3. Selected APEC economies with quota mechanism

Economies	Regulations	Legal sanctions for non-compliance
Chile	Neither the male candidates nor the female candidates may exceed 60% of the respective total.	If a party fails to comply with the gender quota, all the candidacies to deputy or senate presented by the party will be rejected.
China	Women shall take up not less than 22% of seats in the legislative branch.	NA
Indonesia	List of nominees of candidates for members of the House of Representatives shall contain at least 30% women.	Where the candidate list does not meet the quota, the electoral authority shall provide the party with the opportunity to revise the list. If the party fails to meet the quota requirement, it would be disqualified from running in the electoral districts in which the quota was not met.
Korea	For the proportional representation elections, whereby 56 deputies are elected, political parties must include 50% women on their candidate lists. For the portion of the election whereby 243 representatives are elected in single-member districts, political parties shall include at least 30% of women candidates in their district nominations.	Lists which do not comply with the quota provisions will be considered invalid.
Mexico	Political parties are required to guarantee that at least 40% of the candidates on their lists are of the same gender. This applies to lists of candidates for both the upper and lower house elections, and for the constituency elections. However, parties that democratically elect their candidates are exempt from these requirements.	Parties not complying with Articles 219 and 220 will have 48 hours to rectify their lists. After this period, if still non-compliant, parties will be publicly reprimanded by the General Council of the Federal Electoral Institute (IFE) and given an extra period of 24 hours to rectify their list. Finally, if 24 hours pass and the party is still non-compliant with the quota regulations, its electoral lists will be rejected by the IFE.
Peru	Candidate lists for Congressional seats must be at least 40% of men or women candidates for the elections of 2021. The quota will increase to 45% for the 2026 elections, and 50% for the 2031 elections.	If the candidate lists do not abide by the gender quota requirements, they shall not be admitted by the electoral authority

Source: International Institute for Democracy and Electoral Assistance (International IDEA) n.d.

While gender-representation quotas do not enjoy consensus among APEC member economies, the United Nations has suggested a minimum proportion of women in leadership positions of 30 percent (UN Women n.d.-b). Among APEC economies, only four surpassed the United Nations' suggested level of 30 percent in women representation in parliaments in 2019: Australia; Mexico; New Zealand; and Peru. Canada; the Philippines; and Viet Nam are close to this level (Figure 4.6).

Figure 4.6. Proportion of seats held by women in parliament (%), 2019



Note: Data of Papua New Guinea are from 2016.

Source: World Bank 2020

Aside from representation in politics, women's representation in the private sector is also vital for the economy. Advancement in this area can be fostered by board diversity in the corporate governance codes of publicly-listed companies. The level for women's representation on a board is usually voluntary and depends on a company's policy. Several economies that have issued the guidelines for good corporate governance in publicly-listed companies are Australia; Chile; China; Hong Kong, China; Japan; Malaysia (DTF 2014); Mexico; New Zealand; the Philippines and Singapore (Deloitte Global Center for Corporate Governance 2017), as shown in Table 4.4.

Table 4.4. Disclosure requirements for publicly-listed companies in some APEC economies

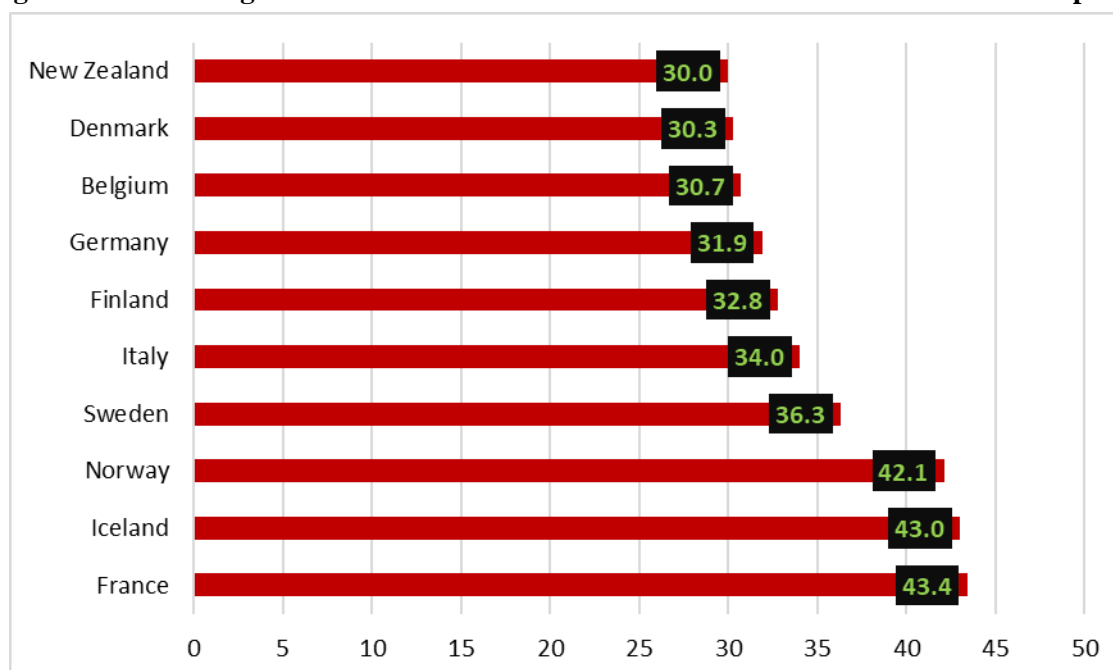
Economy	Disclosure requirement
Australia	Listed companies must disclose targets and progress of board, senior management, and overall workforce gender balance. For gender diversity, the current target for companies in the S&P/ASX 300 Index is to have not less than 30 percent of the directors of each gender within a specified period. Companies may comply or provide the reason for non-compliance.
Canada	By 1 January 2020, under the Canada Business Corporations Act, publicly listed companies will have to provide information on diversity policies and statistics. Information on boards and executive officers will have to be disclosed. Companies may comply or provide the reason for non-compliance.
Chile	The Chilean Superintendency of Securities and Insurance (currently the Finance Market Commission) requires companies to disclose gender, citizenship, and age range of board members in their annual financial statements. Companies may comply or provide the reason for non-compliance.
Hong Kong, China	The companies should aim for a balance of appropriate diversity, skills and experience. Companies may comply or provide the reason for non-compliance.

Japan	Public-listed companies should aim to have a diverse board of directors. Boards that do not have a female director need to explain why, as per the Revisions to the Corporate Governance Code in June 2018. The companies are required to disclose in annual securities reports the number/percentage of women serving on their board.
Mexico	The Mexican Business Council issued a new version of the Code of Best Practices of Corporate Governance in 2018, which includes the specific recommendation on women's participation on boards. Publicly listed companies must report women's participation on their boards in their compliance each year.
New Zealand	Listed companies must disclose targets and progress of the board and senior management. Companies may comply or provide the reason for non-compliance.
The Philippines	Boards should have a policy on board diversity. A board diversity policy is not limited to gender diversity. It also includes diversity in age, ethnicity, culture, skills, competence and knowledge. Gender diversity policy includes increasing the number of female directors, including female independent directors.
Singapore	The boards should consider appropriate diversity. Companies may comply or provide the reason for non-compliance.

Source: Credit Suisse Research Institute 2019; Deloitte Global Center for Corporate Governance 2017.

Gender quotas on corporate boards are not widely used and do not enjoy consensus as policy in the APEC region. However, quotas are common in Europe, where the participation of female members in the board of directors is higher than in the APEC region. In Europe, Norway passed a 40 percent quota law in 2003 and Spain, Iceland, France and Italy have a 40 percent target, while the Netherlands and Belgium have legislated targets of 30 percent and 33 percent respectively (Ministry for Women and Office of Ethnic Communities 2019). New Zealand is the APEC member with the highest proportion of women in the board of directors of listed companies, but is behind many European economies in terms of women's representation on company boards, as indicated in Figure 4.7.

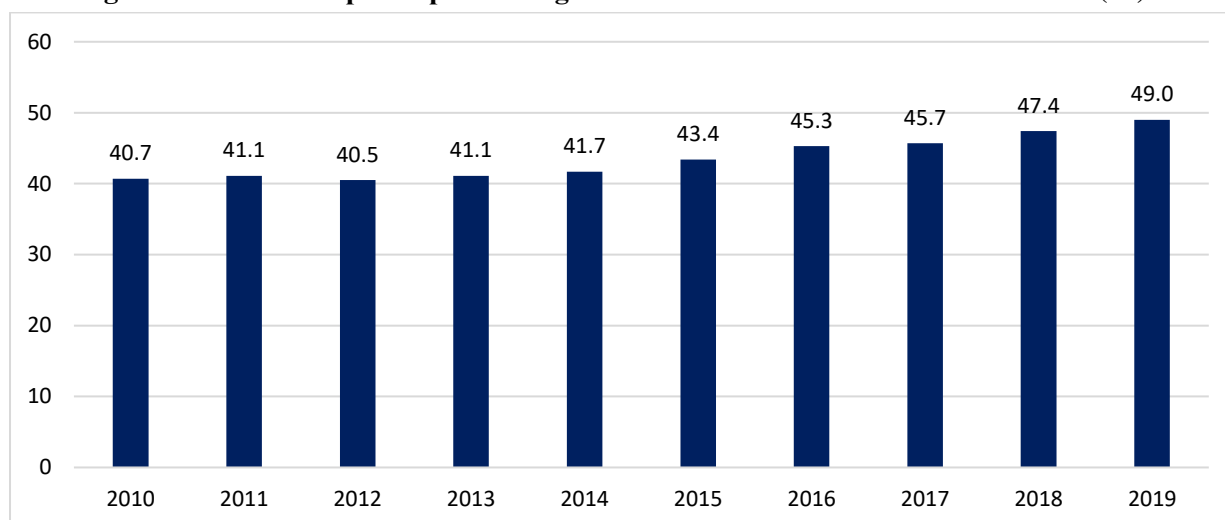
Figure 4.7. Percentage of female board members in the board of directors of listed companies



Source: WEF 2019a, 2019b.

Among APEC economies, New Zealand is one of the leaders in the promotion of women in leadership positions in other areas as well. In politics, women's representation in parliament is more than 40 percent in 2019. In the public sector, women's participation in government-linked boards is 49 percent, which is only 1 percent away from the target of 50 percent in 2021. Between 2010 and 2019, women's participation in government-linked boards has increased from 40.7 percent to 49 percent (Figure 4.8).

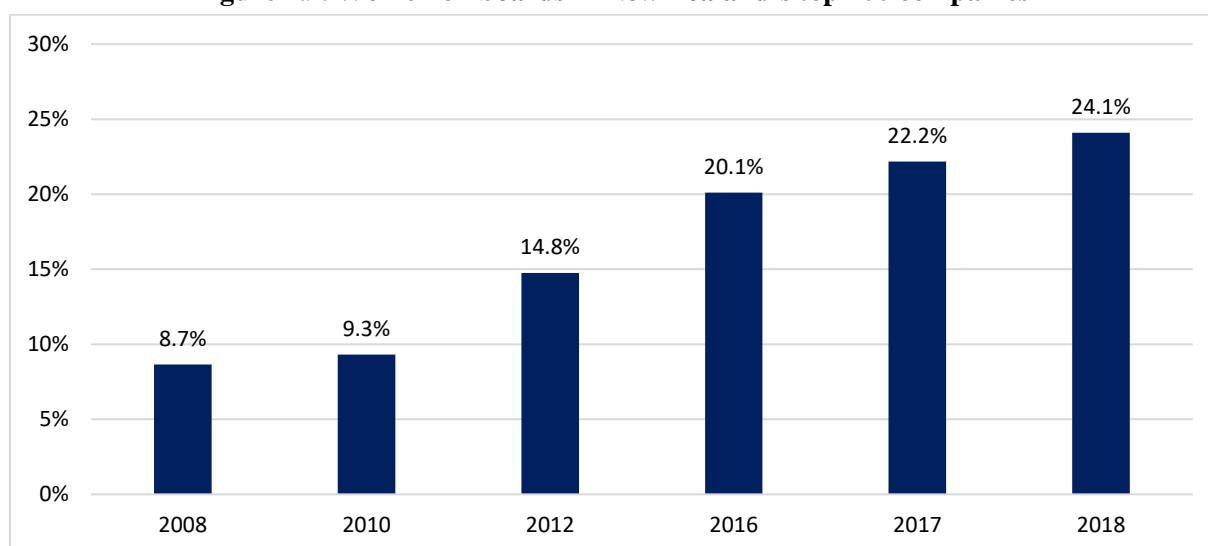
Figure 4.8. Women's participation on government-linked boards in New Zealand (%)



Source: Ministry for Women and Office of Ethnic Communities 2019.

The private sector in New Zealand also has targets for female representation on the board and for senior management. Listed companies must disclose targets and progress. Publicly-listed companies need to explain the reason if the target is not achieved. The government engages private sector leaders to take action on this, through its relationships with organisations and through hosting events such as the Ministry for Women symposium for private sector leaders on women in leadership.

In 2018, about 24.1 percent of directors in New Zealand's top 100 companies were women, increasing almost threefold from 2008 (Figure 4.9). While women's representation has trended up, the New Zealand Census of Women on Boards also shows that 20 companies in the top 100 still have no women on their boards. Even the New Zealand Stock Exchange, NZX Ltd, which is responsible for the application and surveillance of diversity rules, has only one female board member out of its seven board members (MacLennan, McGregor and Eaquad 2018). Women's representation in the private sector, unlike in the political sphere and in the public sector, is growing slowly. At the current pace, it is projected that parity will be achieved only by 2031 (MacLennan, McGregor and Eaquad 2018). To increase the level of representation, women's groups and individuals in New Zealand are now indicating a willingness to consider statutory rules to force change.

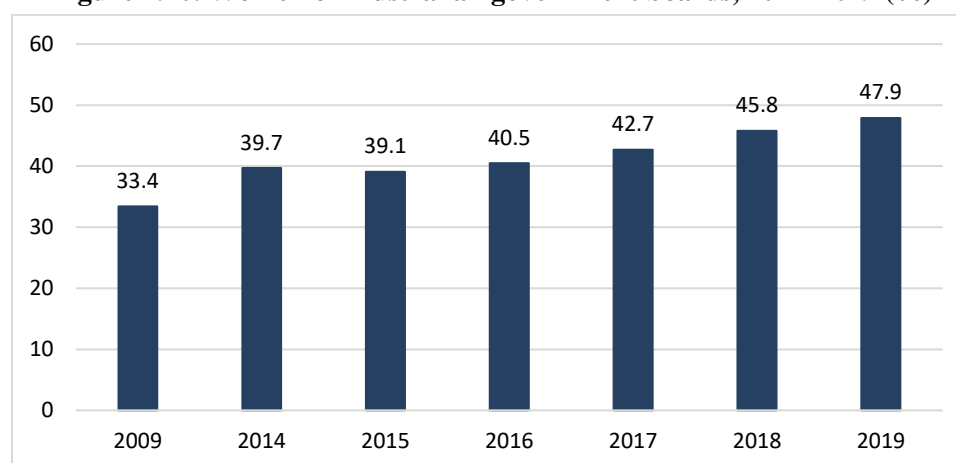
Figure 4.9. Women on boards in New Zealand's top 100 companies

Source: MacLennan, McGregor and Eaquad 2018.

Australia has also committed to increase women's representation in the public and private sector. Since 2009, the government has released an annual report on women on government boards. In 2016, it set the target of women holding 50 percent of government board positions overall, and at least 40 percent female representation and 40 percent male representation on individual boards. As indicated in Figure 4.10, women held 48.4 percent of government board positions as of 31 December 2019.

However, women are still under-represented in leadership positions in the private sector in Australia. The Workplace Gender Equity Agency reports that women make up 31.5 percent of key management positions, 26.8 percent of directors, 17.1 percent of CEOs and 14.1 percent of board chairs (WGEA n.d.-c).

The Australian Securities Exchange (ASX) has issued principles-based recommendations on the corporate governance practices to be adopted by ASX-listed entities. The listed entities are required to benchmark their corporate governance practices to recommendations and, where they do not conform, to disclose that fact and the reasons why. This encourages them to adopt the recommendations without forcing them to do so, and also provides them the flexibility of adopting alternative corporate governance practices that satisfy their circumstances (while explaining the reasons to the board). For gender diversity, the current target for companies in the S&P/ASX 300 Index is to have not less than 30 percent of their directors of each gender within a specified period (ASX Corporate Governance Council 2019).

Figure 4.10. Women on Australian government boards, 2014–2019 (%)

Source: Women on Australian Government Boards Report 2008–2009 & 2018–2019; Department of the Prime Minister and Cabinet n.d..

In 2013, Korea announced a target of 40 percent female representation in the membership of government committees by 2017. This target has been enforced since February 2014. The Ministry of Gender Equality and Family has recommended that the proportion of each gender among appointed members of government committees be limited to 60 percent. As part of the monitoring, the government publishes statistics on the Ministry of Gender Equality and Family's website. According to the website, in 2018, women made up 41.9 percent of government committees, a significant increase from 25.7 percent in 2012 (Ministry of Gender Equality and Family n.d.).

As part of its monitoring system, the Korean government has established the Women Leaders Database. During 2013–2017, the database included 101,346 entries on women in leadership positions. However, women's representation in leadership positions in the private sector is still relatively low in comparison to the public sector. A survey by the Ministry of Gender Equality and Family shows that women were only 3 percent of all executives in Korea's top 500 corporations in 2017 (Park 2018). Further, 328 of those corporations had no women at the executive level. Looking at individual sectors, women's participation in the executive level was highest in the financial and insurance sector. About 45 percent of the companies in that sector had at least one female executive, followed by the wholesale and retail industry with 35.1 percent, the manufacturing industry with 32.1 percent and the construction industry with 21.6 percent.

Canada introduced a 'comply or explain' mechanism to enforce women's representation on boards of directors. In 2014, the securities regulators in Ontario, Quebec and several other regions (excluding Alberta and British Columbia) adopted the new disclosure requirements for listed companies. The companies must have gender diversity on the boards of directors and in executive officer positions and board renewal mechanisms. According to regulations in Canada, companies must disclose the following information (Walch-Watson 2014):

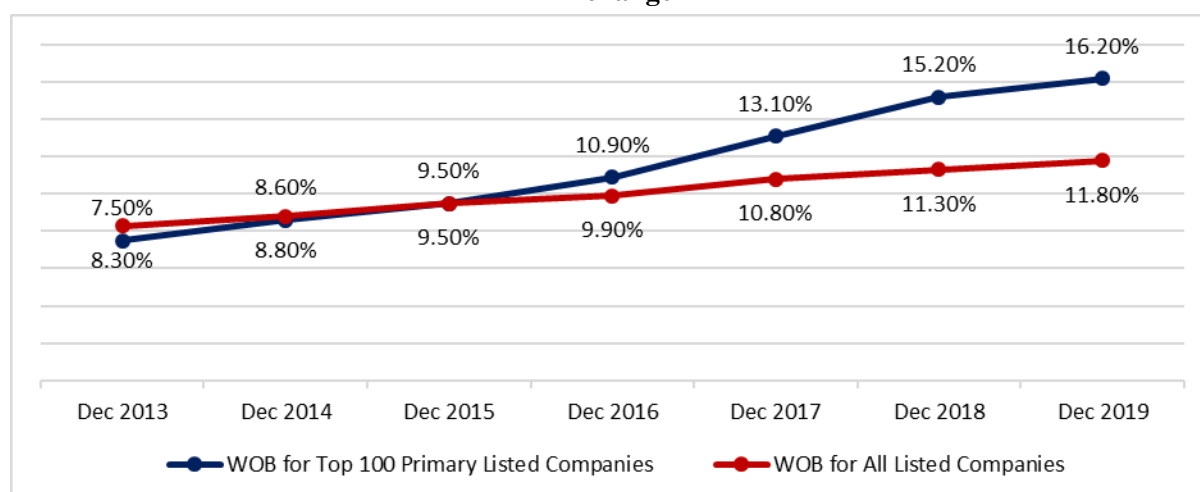
- Companies must disclose whether they have a written policy on the identification and nomination of women directors. Companies without a written policy must disclose the reasons for not adopting one. Companies with a written policy must disclose some information, i.e., the policy's objectives and key provisions, effective implementation measurements, annual and cumulative progress in achieving the policy's objectives, and the policy's effectiveness measurements.

- They must disclose the perception of the board on the representation of women in identifying and nominating board candidates. If it does not consider the representation of women in this context, it must disclose the reason.
- They must disclose how they consider the representation of women when making executive officer appointments. If an issuer does not consider the representation of women in this context, it must disclose the reason.
- They must disclose whether they have adopted targets for women on the board of directors and/or in executive officer positions. If an issuer has not adopted targets, it must disclose the reason.
- The companies that have adopted targets for women on the board or in executive officer positions must disclose those targets and the issuer's annual and cumulative progress in achieving them.
- They must disclose the number and percentage of their directors who are women and the number and percentage of their executive officers (including at major subsidiaries) who are women.

In 2019, Canada's Individual Action Plans for Enhancement of the Ratio of Women's Representation in Leadership reported that 53.6 per cent of S&P/TSX 60 companies have adopted the voluntary target of 30 percent of women representation on the board. Among all disclosing companies, about 17.2 percent adopted the 30 percent level in 2018, an increase from 12.4 percent in 2017 (APEC 2019a). In a separate study in 2016, Statistics Canada shows that 19.4 percent of directors in Canada were women in 2016. Furthermore, finance, utilities, and management of companies and enterprises are categorised as industries with the highest women's representation in leadership positions. In the finance industry, 22.5 percent of the directors are women (Statistics Canada 2019).

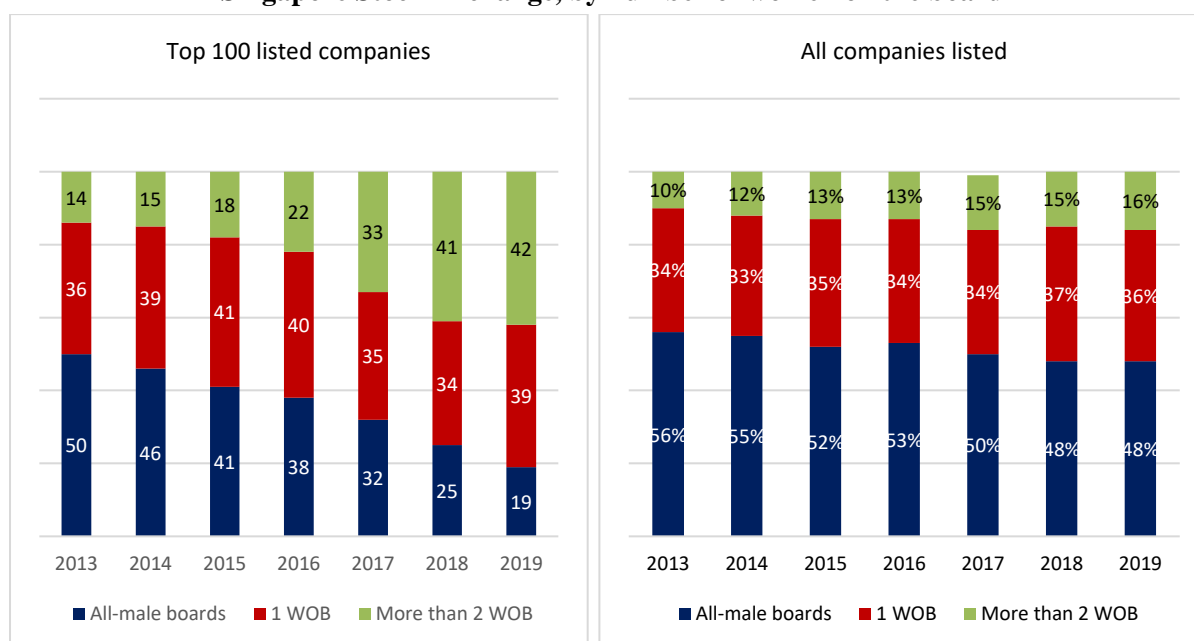
In Singapore, the Ministry of Social and Family Development established the Diversity Action Committee in 2014 to monitor the progress of women on the boards of directors of publicly-listed companies. The committee was replaced in January 2019 with the Council for Board Diversity, which is tasked with addressing diversity not only in publicly-listed companies but also in organisations in the people and public sectors (Ministry of Social and Family Development 2019). As of December 2019, female representation on the boards of the top 100 publicly-listed companies increased from 7.5 percent in 2013 to 16.2 percent in 2019. The figure for all listed companies has also increased, from 8.3 percent in 2013 to 11.8 percent in 2019, as shown in Figure 4.11.

As indicated in Figure 4.12, the number of companies with all-male boards among Singapore's SGX top 100 decreased from 50 companies in 2013 to 19 companies in 2019. The other significant progress is in companies with more than two women on the board, which has increased from 14 companies in 2013 to 42 companies in 2019. The number of companies with one woman on the board also increased from 36 companies in 2013 to 39 companies in 2019. While for all SGX-listed companies, the proportion of all-male boards was about 48 percent in 2019, declining from 56 percent in 2013.

Figure 4.11. Women's participation on the boards of companies listed on the Singapore Stock Exchange

WOB=women on board

Source: Council for Board Diversity 2020.

Figure 4.12. Breakdown of proportion of women on the boards of companies listed on the Singapore Stock Exchange, by number of women on the board

WOB=women on board.

Source: Council for Board Diversity 2020.

Despite being a mechanism that is not widely supported in the whole APEC region, quotas are seen by some APEC economies as a more binding tool to improve women's representation in leadership positions. For example, Malaysia has adopted this system, with the introduction of a policy in 2011 stating that women make up at least 30 percent of senior management and board positions in companies with more than 250 employees by 2016. However, the target could not be met in 2016, and the deadline has been extended to 2020 with a focus on public-listed companies. Women in the top 100 public-listed companies held 28.4 percent of top management positions in 2016 (TalentCorp Malaysia 2016). As part of its enforcement efforts, the government plans to adopt naming and shaming for companies failing to implement the policy. At the same time, the Securities Commission of Malaysia plans to showcase companies

that have made good progress in adopting good corporate governance practices; while identifying public-listed companies that are weak in adopting such practices. No sanction is imposed on companies that have not yet to adopt and comply with good corporate governance practices (Kang 2019).

Gender diversity in leadership positions can improve the quality of the decision-making process, compared with a homogenous board, by bringing in a greater range of perspectives. Women's participation in the board of directors may improve company image and motivate women at lower levels to develop their careers. Gender diversity could also increase efficiency. A study from Catalyst (2007) finds that Fortune 500 firms in the top quartile of board gender diversity (measured by the percentage of women on the board) outperform the bottom quartile of Fortune 500 firms in terms of return on equity, return on sales and return on invested capital (Adams 2016). Another study finds that female directors have a significant impact on board inputs and firm outcomes; better attendance records than male directors; and women are more likely to join monitoring committees (Adams and Ferreira 2009). These results suggest that gender-diverse boards allocate more effort to monitoring.

Overall, APEC economies have actively promoted women's representation in leadership positions. Policies should take into account each economies' own domestic context. Studies such as Ramly et al. (2015) covering commercial banks in Malaysia; Indonesia; Thailand; the Philippines and Singapore have found that appointing female directors does not by itself significantly enhance banks' efficiency. Thus, a comprehensive corporate governance mechanism with a gender perspective is more important than relying on a single mechanism aiming only to appoint women in top leadership positions.

iv. Women's freedom from violence and harassment

Women have the right to live and work free from violence and harassment. Yet, violence and harassment remain pervasive throughout the world. It affects all occupations and sectors. In addition, it has serious consequences for workers, their families and communities, and for companies in terms of causing negative impact on their reputations and a decline in productivity (ILO 2019b). Most APEC economies already have regulations addressing violence and harassment, as noted in Part 3. But most still need to improve their monitoring and enforcement mechanisms.

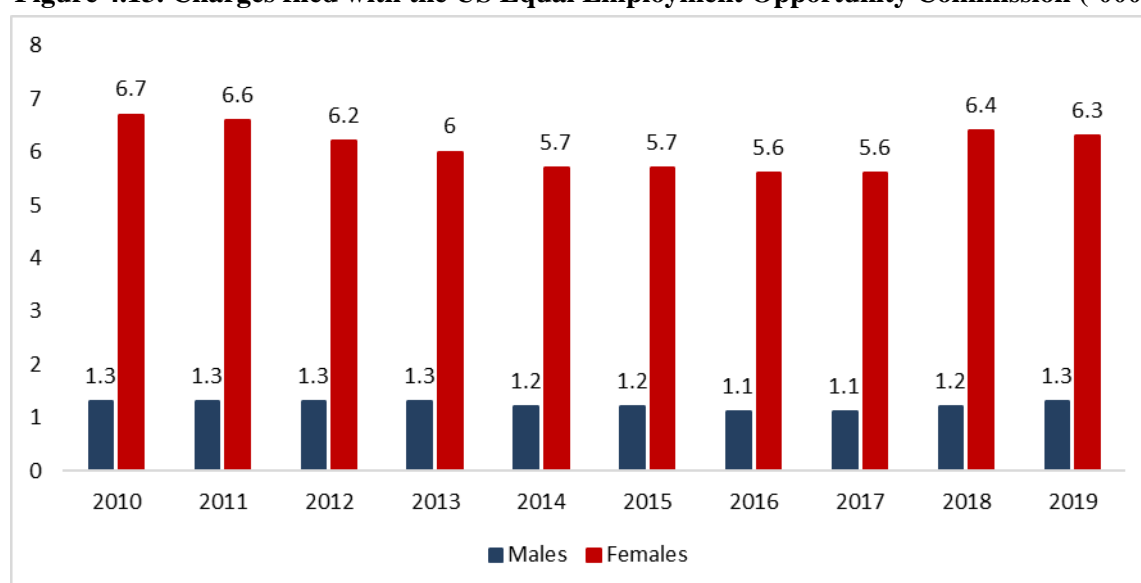
An example of good practices in both monitoring and enforcement is the United States, which has recognised sexual harassment as an illegal workplace behaviour. In 1980, the US Equal Employment Opportunity Commission (EEOC) issued guidelines defining workplace sexual harassment. Many economies quickly followed the United States in recognising sexual harassment as an illegal form of workplace behaviour (Hersch 2015).

In terms of enforcement mechanisms, victims of sexual harassment in the US can report a claim by filing a discrimination charge to EEOC through their public portal on-line or by calling a toll free phone number to begin the complaint process. After contacting the agency, the EEOC staff will interview the charging party. Alternatively, victims of sexual harassment can submit claims to Fair Employment Practices Agencies (FEPAs) – state or local government entities that enforce laws similar to the federal prohibitions and partner with the EEOC in the enforcement. Both the EEOC and FEPA can work to resolve complaints, depending on what rules are applicable. If the allegations involve matters addressed in laws enforced by both the EEOC and the FEPA, the charge will be considered dually filed in both jurisdictions.

After filing a complaint online, the EEOC may contact the employer for mediation. Where mediation is not offered, is not agreed to by the parties, or does not resolve the complaint, the EEOC will ask the employer to provide a Respondent's Position Statement, for further investigation. Applicants can periodically check the status of their charge through EEOC's Public Portal. In cases where it believes discrimination has occurred, the EEOC will engage in conciliation with the respondent in an effort to informally settle the charge. In limited circumstances, the EEOC may exercise its discretion to file a lawsuit against a respondent employer where conciliation fails. Otherwise, if the charges are not resolved at the conclusion of the investigation, or upon request of the charging party prior to its conclusion, the complainant will receive a Notice of Right to Sue from EEOC, which is a prerequisite to individuals filing their own lawsuit in federal court.

In terms of monitoring in the United States, the EEOC publishes annual statistics on enforcement and litigation. Data on the number of sexual harassment charges filed at both the EEOC and FEPA agencies combined increased from 9,985 cases in 2015 to 11,254 in 2019.⁸⁴ Women made eight out of ten sexual harassment charges to the EEOC between 2005 and 2015 (Shaw, Hegewisch and Hess 2018). However, not all women who experience harassment report these incidents, due to the lack of accessible complaint processes, embarrassment or fear of retaliation. Retaliation against applicants or employees for participating in the complaint process is prohibited by law, and 71 percent of charges in 2017 included a charge of retaliation (Shaw, Hegewisch and Hess 2018).

Figure 4.13. Charges filed with the US Equal Employment Opportunity Commission ('000)



Note: Based on data on 'Charge Statistics (Charges filed with EEOC) for FY 1997 through FY 2019'.

Source: EEOC 2020.

Besides the mechanisms available through EEOC and FEPAs, private companies have put in place employer-led initiatives to fight against sexual harassment in the United States. For instance, Uber releases safety reports on information received regarding sexual assault and misconduct through its services. Moreover, Uber has committed USD 5 million over five years to prevent harassment and domestic violence against its workers, clients and the public (Boesch, Frye and Holmes 2019).

⁸⁴ Source: <https://www.eeoc.gov/statistics/eeoc-fepa-charges-filed-alleging-sexual-harassment-state-gender-fy-1997-fy-2019>.

Similarly, workers in the hotel and hospitality sector have succeeded in bargaining union contracts that include a panic button. The first of these union contracts with this feature were established in 2012 by the New York Hotels Trade Councils, AFL-CIO and the Hotel Association of New York City. This action has been followed by similar efforts with MGM International and Caesars Entertainment (Boesch, Fyre and Holmes 2019).

In certain occasions, social movements have been able to raise awareness about violence and harassment affecting women. They have provided a platform for women from all backgrounds who have experienced episodes of violence and harassment, and have motivated some governments to take action and implement reforms to deal with incidents of harassment and violence (see Box 4.2).

Box 4.2. Social movements as non-judiciary mechanisms to fight harassment and trigger reforms

In recent times, certain incidents related to harassment and violence have led to the formation of social movements, which have given survivors a platform to recover by providing advocacy to share their experiences and demand action to punish offenders.

These social movements could have a vast impact, as they could become a catalyst for structural reforms by prompting policymakers to introduce or amend laws and regulations to protect women at work. For example, regarding sexual harassment, the National Women's Law Center in the United States found that US state legislators have introduced around 200 new bills to strengthen protections against sexual harassment in the workplace, including the prohibition on the use of non-disclosure agreements as a condition of employment or as part of employment contracts and settlement agreements; the expansion of the scope of protection to include casual workers, apprentices and graduate students; the extension of the statute of limitations for filing claims for sexual harassment cases; and the incorporation of precautions such as training obligations placed on employers and sexual harassment policies in companies.

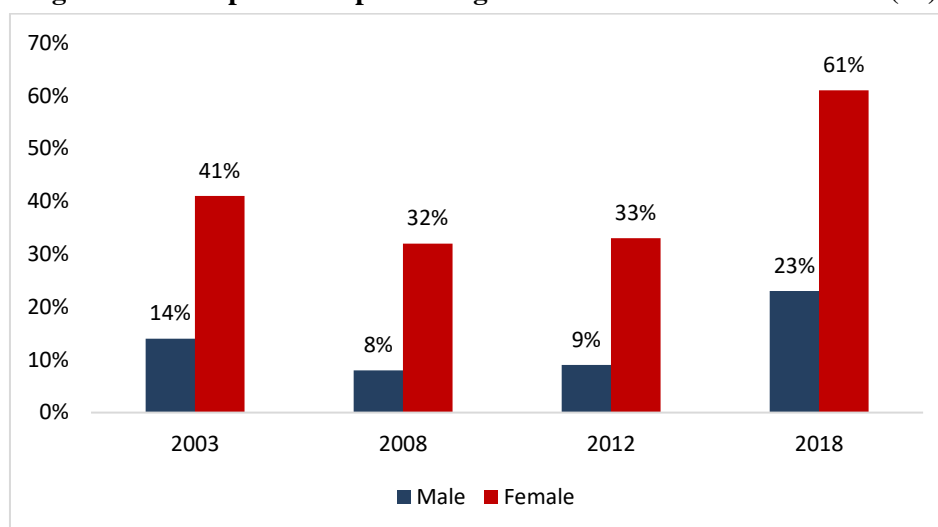
Social movements also raised awareness about the problem of sexual harassment in China and Korea and motivated governments to take action on the matter. China enacted legislation in May 2020, to define for the first time, actions that could constitute sexual harassment. The new legislation mentions that persons are liable for speech, words, images or bodily actions that have been used to carry out sexual harassment against a person's wishes. Similarly, in Korea, reforms were implemented in November 2017 by establishing higher fines and longer prison terms, for workplaces that fail to investigate sexual harassment allegations or who retaliate against the employees who make them. Furthermore, in March 2018, the Korean government announced the implementation of new policies to fight sexual assault in the workplace. The statute of limitations was raised from 5 to 7 years and the maximum sentence was increased from 5 to 10 years for abuse of power for sex and from 2 to 5 years for sexual harassment.

Note: Some information in Box 4.2 is sourced from Johnson et.al. 2019, Puckett et.al. 2020 and Korea Times 2018.

Another economy implementing good practices for monitoring is Australia, where the Australian Human Rights Commission conducts a survey on sexual harassment in Australian workplaces. The purpose of this survey is to identify the types of sexual harassment, characteristics of workplaces where harassment happens, the impact of sexual harassment for victims, and responses from witnesses of sexual harassment, among others.

Awareness of sexual harassment in Australia increased in 2018, partly influenced by social movements and media coverage of sexual harassment issues. In that year, 61 percent of the women surveyed reported experiencing sexual harassment (Australian Human Rights Commission 2018). This is far higher than in the past, as shown in Figure 4.14. However, this calculation is not specific to sexual harassment in the workplace.

Figure 4.14. Proportion experiencing sexual harassment in Australia (%)



Note: Data refer to, respectively, the percentage of man and women surveyed who reported experiencing some form of sexual harassment on the basis of the legal definition.

Source: Australian Human Rights Commission 2018, 103.

In Canada, the Workplace Harassment and Violence Regulations will come into force on January 1, 2021. The regulation supports Bill C-65, An Act to Amend the Canada Labour Code (harassment and violence), the Parliamentary Employment and Staff Relations Act and the Budget Implementation Act, 2017, No. 1 (Bill 65), which received Royal Assent on October 25, 2018. This will ensure that employers investigate, record, report, and prevent work place harassment and violence in federally regulated industries and workplaces. An employer in the federal jurisdiction should conduct the following in relation to workplace harassment and violence: 1) understand definitions, parties involved and roles of individuals and work units; 2) assess risk factors and adequacy of preventive measures; 3) jointly develop a workplace harassment and violence prevention policy with the policy committee, the workplace committee or health and safety representative; and 4) provide training specific to culture, conditions, and activities of the workplace.

Some economies, such as Australia; Chile; Japan; Mexico; Peru; and the United States, have conducted crime victimisation surveys, or household surveys with crime data not reported to the police. The survey results can be used as part of monitoring efforts. However, these surveys mostly focus on physical violence and methodologies differ widely, which restrict the ability to make comparisons across economies or to identify trends.

Table 4.5. Crime victimisation surveys in selected APEC economies

Economies	Name of survey	Topic(s) covered	First/latest survey	Type of survey	Frequency	Target population	Institution or person(s) collecting the information
Australia	Crime Victimisation Survey	Physical violence (physical and sexual assault)	2009/2019	HH (1)	Every year	32,555 private dwellings from which one person aged 15 years and over was randomly selected	Australian Bureau of Statistics
Australia	National Survey on Sexual Harassment in Australian Workplaces	Sexual harassment	2003/2018	HH (1)	Ad hoc	Sample of over 10,000 Australians	Australian Human Rights Commission
Chile	National Urban Survey of Citizen Security (ENUSC)	Physical violence	2003/2016	HH (1)	Every year	25,227 homes (target sample)	National Statistics Institute (INE)
Canada	General Social Survey	Verbal abuse; humiliating behaviour; threats; physical violence; and unwanted sexual attention or sexual harassment	1985/2019	HH (1)	Every year except 1987 & 1997	Sample size varies by year and ranges from approximately 10,000 to 25,000 individuals aged 15 and older	Statistics Canada
Japan	National Crime Victimisation Survey	Physical violence, stalking, domestic violence, child abuse and sexual incidents	2000/2019	HH (1)	Past surveys 2000,2004, 2008,2012, 2019	Sample size varies per year and ranges from approximately 3,000 to 6,000 individuals aged 16 and older	Ministry of Justice
Korea	Working Conditions Survey	Violence, harassment, discrimination	2006/2017	HH (2)	Ad hoc	10,000 employees, based on the European Working Conditions Survey	Korean Occupational Safety and Health Agency
Korea	Crime Victimisation Survey	Physical violence	2009/2015	HH (1)	Every 2 years	6,960 households, 14,976 individuals	National Statistical Office

Economies	Name of survey	Topic(s) covered	First/latest survey	Type of survey	Frequency	Target population	Institution or person(s) collecting the information
Mexico	National Survey on Victimization and Perception of Public Safety (ENVIPE)	Victimisation at the household level, personal victimisation	2011/2019	HH (1)	Every year	102,043 housing units. Urban and rural coverage.	National Institute of Statistics and Geography (INEGI)
New Zealand	Survey of Working Life	Harassment, bullying, discrimination	2009/2018	HH (2)	Every 3 years	14,510 employed individuals	Statistics New Zealand
Peru	National Specialised Survey on Victimization (ENEVI)	Physical assault and verbal assault, threats	2013/2017	HH (1)	Every year	24 departments and the Constitutional Province of Callao, collecting information on 39,840 homes economy-wide.	National Institute of Statistics and Informatics (INEI)
Thailand	Crime Victimization Survey	Physical violence	2005/2016	HH (1)	Ad hoc	4,400 households in every province.	Office of Justice Affairs, Ministry of Justice
United States	National Crime Victimization Survey	Physical violence	1973/ 2018	HH (1)	Twice a year	Data are obtained every 6 months from a U.S.-wide representative sample of households and persons age 12 or older in those households. In 2018, 242,928 persons in 151,055 participating households completed interviews on criminal victimization.	US Department of Justice
United States	Quality of Work Life Survey	Harassment	1977/ 2014	HH (2)	Every 2 years	1,796 persons	National Institute for Occupational Safety and Health

HH (1)=Household-based survey where individuals are asked about violence in general and work-related violence in the workplace; HH (2)=Household-based survey where individuals are asked about working conditions and work-related violence.

Source: adapted from ILO 2013.

Furthermore, some economies put the onus on employers to prevent sexual harassment, educate the workforce and implement disciplinary measures. Examples include: Chile; Japan; New Zealand; and Viet Nam. Viet Nam has a code of conduct on sexual harassment in the workplace introduced in 2015 that encourages stakeholders to create and maintain a workplace free from harassment (VCCI, MOLISA AND VCGL 2015). The code suggests that effective ways of ensuring this include removing offensive, pornographic or sexually explicit materials from the workplace; regularly monitoring the policy and procedures to deal with sexual harassment; having mixed (male/female) panels for job interviews; and providing well-lit work areas equipped with an electronic monitoring system.

The Viet Nam government also encourages companies to engage in good practice on this issue. Companies should conduct regular training sessions on sexual harassment for all staff, from managers and supervisors to workers. The training should cover what constitutes sexual harassment; provide details of the company's sexual harassment policy; and provide updates on any changes to the policy. Refresher sessions are also recommended. Those responsible for ensuring that the workplace is free from sexual harassment, that is, managers and supervisors, should be trained to distinguish between appropriate and inappropriate behaviour; and those responsible for handling complaints should receive in-depth training on how to prevent and address sexual harassment.

Companies in Chile are required to have internal regulations on organisation, health and safety (*Reglamento Interno de Orden, Higiene, y Seguridad*). The regulations must include complaint procedures, safety measures, and penalties for sexual harassment. Furthermore, the government has created a standard for measuring implementation of gender equality, including prevention of sexual harassment. Companies that meet the standard can apply for the *Iguala* seal from the Ministry of Women and Gender Equality. Employers in Chile can take disciplinary actions including dismissal or contract termination as supported by domestic laws (Gonzalez-Schiaffino et. al. 2017).

A similar initiative has been implemented in Peru, through a seal for companies that are safe and free of violence and discrimination against women (*'sello empresa segura, libre de violencia y discriminación contra la mujer'*). The Ministry of Women and Vulnerable Population (MIMP) grants the seal to companies that meet a minimum standard in terms of their organisational culture, implementation of good practices, and community support. Companies with the seal get preferential treatment in government procurement. The MIMP provides training and technical assistance to seal achievers to strengthen their management skills in the area of gender equality and a violence-free environment. Each seal is valid for two years, and companies need to reapply on expiry.

Guidelines in Japan obligate the employer to provide a workplace with clear policies on sexual harassment, and ensure that all workers are aware of the policies. The policies include prevention methods, responses to harassment complaints, promotion and publication of policies, as well as investigation and corresponding disciplinary actions. Employers not complying with the guidelines face administrative action or a public announcement of non-compliance by the Ministry of Health, Labour and Welfare.

New Zealand requires employers to create a safe workplace environment free from bullying, harassment and discrimination. Companies need to implement specific policies addressing these concerns, provide training for managers, and investigate any harassment complaint. Any investigation of a complaint should consider the privacy and safety of the complainant.

Disciplinary conduct, such as dismissal of the perpetrator, should be applied after a proper investigation has taken place.

Employers in Australia are combating harassment through zero-tolerance workplace policies covering workers and clients (Safe Work Australia 2016). Australian firms are mixing policy enforcement efforts for preventing sexual harassment with training and procedures with normative and positive values. For instance, the Australian entertainment industry has released industry codes to eliminate sexual harassment and bullying (Australian Chamber of Commerce and Industry 2019).

In general, enforcement in the area of women's right to freedom from violence and harassment has shown some weaknesses, and this could be due to several factors. There is a culture of silence around harassment in several economies, and women fear reporting these incidents to their employers or husbands (Guardian 2019). Also, some women may not recognize their right to live and work free from violence and harassment (UN Women 2019). There is a common perception that sexual harassment is an intractable issue. Even when harassers are found to be in violation of the policy, they are rarely terminated and often receive light punishments, such as temporary paid or unpaid leave (Shannon and Tinkler 2020). The end result of these cases varies in economies, ranging from an apology to the victim or disciplinary warning, to counselling, transfer, demotion or dismissal, depending on the severity of the case and regulations in place.

According to the APEC Women at Work report, a comprehensive strategy that includes laws and regulations, and monitoring and evaluation, is insufficient to prevent and reduce violence and harassment. This report highlights the importance of employers actively investing in the prevention of violence and harassment. Finally, ILO (2013) highlights that one of the challenges is the lack of a uniform definition of violence due to different perceptions in different cultures. The acceptable behaviour threshold is often vague. Conflating the concepts of violence and harassment within a single definition could be problematic, not only because of subjective understandings and cultural interpretations, but also because of the different legal responses to violence and harassment (ILO 2018a).

The good practices mentioned above emphasise the importance of monitoring and enforcement mechanisms, as well as employer-led initiatives to prevent violence and harassment. Mixed strategies combining policies and training with normative and positive values are necessary. It is also important to have proper guidelines to define violence and harassment, as definitions are the basis for the implementation, monitoring and enforcement processes.

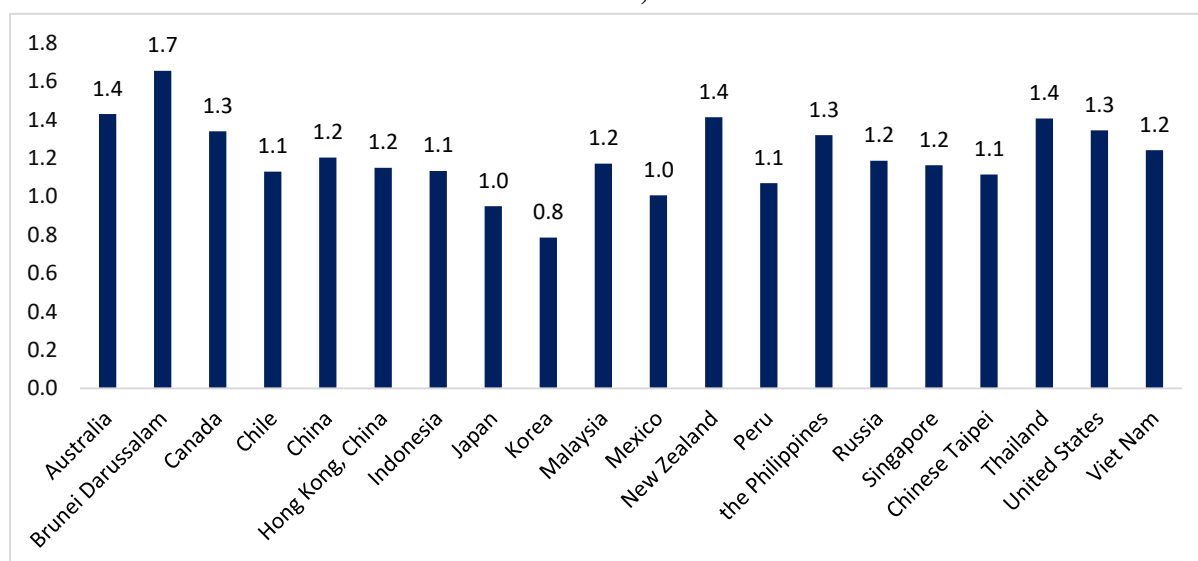
v. Women's access to education

One of the indicators used to measure the improvement of women's access to education is the gender parity index (GPI).⁸⁵ According to UNESCO (2018b), the world has achieved, on average, the target GPI at primary and secondary education levels. However, when disaggregated by regions, groups of economies according to income, or individual economies, the picture looks different. Only 66 percent of economies have achieved gender parity in primary education, 45 percent in lower secondary and 25 percent in upper secondary. Among

⁸⁵ The gender parity index (GPI) is the ratio of female-to-male values of a given indicator. GPI is calculated by dividing the female value of an indicator by the male value of the same indicator. GPI equal to 1 indicates parity between females and males. In general, a value less than 1 indicates a disparity in favour of boys and a value greater than 1 indicates a disparity in favour of girls (UNESCO n.d.).

APEC economies, Brunei Darussalam had the highest GPI for tertiary level in 2016, followed by Australia; New Zealand; and Thailand, as indicated in Figure 4.15.

Figure 4.15. Gender parity index (GPI) for gross enrolment ratio in tertiary education in APEC economies, 2016



Note: GPI less than 1 indicates less opportunity for women in tertiary education compared to men. Data for the Philippines is for 2017. No data available for Papua New Guinea.

Source: World Bank; Chinese Taipei Ministry of Education (Chinese Taipei data); Knoema.com (Japan data); CEIC (Philippines data); author's calculations.

In order to promote women's access to education, all APEC economies have addressed women's right to education through law (education, gender non-discrimination, human rights) or their constitution. The implementation, which includes monitoring and enforcement, of gender equality in education commonly falls under the ministry responsible for education.

It is worth noting that the United States was the first economy to initiate affirmative policies. Every school and college receiving federal funds is required to issue statements on non-discrimination. In addition, the Education Amendments of 1972 (Title IX) prohibits discrimination on the basis of gender. The enforcement of this regulation is overseen and enforced by the Office of Civil Rights of the US Department of Education.

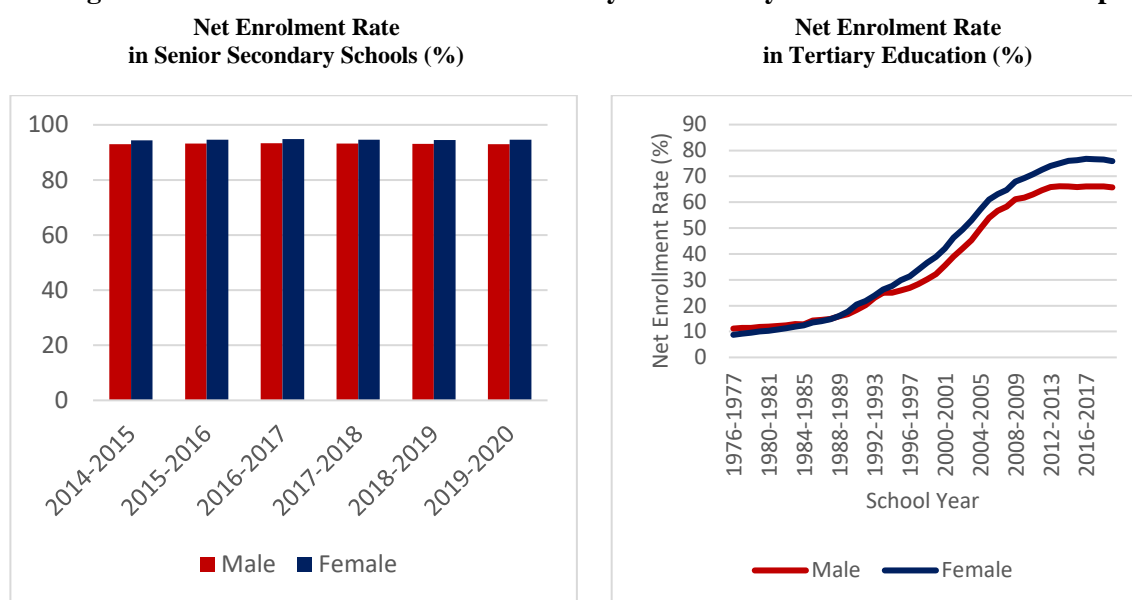
To monitor the progress on access to education, APEC economies have made progress collecting education enrolment data, including sex-disaggregated data. The data are available in government-related websites and in international databases such as the World Development Indicators (WDI) by the World Bank and the Global Education Monitoring Report from UNESCO.

In the area of enforcement, there are good practices within the APEC region that include financial penalties as part of the enforcement process. For example, Chinese Taipei's Gender Equity Education Act enacted in 2004 seeks to advance genuine gender equality, eliminate gender discrimination, safeguard human dignity, and soundly establish education resources and environments that epitomise gender equality. Under this law, each educational institution must formulate regulations, govern the implementation of gender equity education and disseminate the information to the public.

The Gender Equity Education Act in Chinese Taipei mandates that each educational institution must establish a gender equity education committee for investigating and handling related

cases. It specifies the mechanism for investigation and remedy, as well as the financial punishment for institutions that fail to comply with the law (Ministry of Justice 2018). Chinese Taipei has been successful in supporting female students to pursue tertiary education. In fact, net enrolment rates for women in tertiary education have surpassed those of men since 1988. In the academic year 2019/2020, the gap was about 10.2 percent in favour of women. Meanwhile, the gap in net enrolment rates between men and women in secondary school in Chinese Taipei was 1.6 percent in favour of women as shown in Figure 4.16.

Figure 4.16. Net enrolment rate in secondary and tertiary education in Chinese Taipei



Source: Ministry of Education 2020

In Hong Kong, China the government has enforced women's right to education through judicial mechanisms. In 1998, the Hong Kong Equal Opportunities Commission conducted a formal investigation of the Secondary School Places Allocation (SSPA) system under the Sex Discrimination Ordinance, as it suspected gender discrimination in the system. The SSPA had been implemented since 1978 and used gender scaling, separate banding mechanisms for boys' and girls' scores, and fixed gender quotas in co-educational schools as criteria (Equal Opportunities Commission 2012).

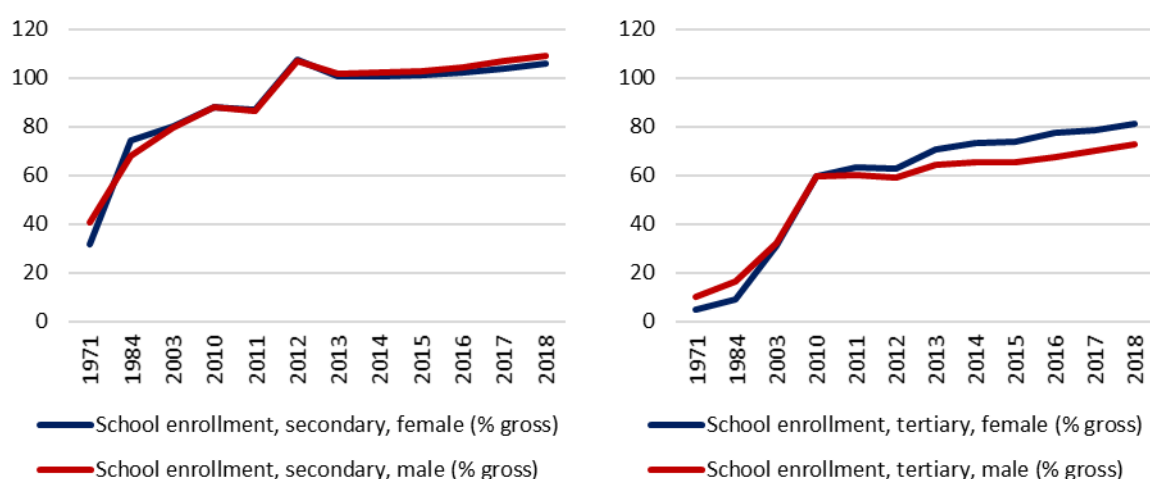
Overall, the court considered that the operation of the SSPA system unlawfully caused gender discrimination against individuals due to:

- The scaling mechanism, which adjusted the scores of students from different schools so as to enable comparison between them. Boys and girls were treated separately with different scaling curves. This meant that the eventual priority in school placement depended in part on gender.
- The banding mechanism, which put all students into bands based on their adjusted scores. Different band cutting scores were used for boys and girls, so that, for example, girls needed a higher score for the top band than boys. This again meant that priority for placement depended in part on gender.
- There was a gender quota in co-educational secondary schools to ensure that a fixed ratio of boys and girls would be admitted to each school. This meant that admission might depend on gender.

The system was declared in violation of the Sex Discrimination Ordinance by the Court; and the discriminatory elements in the allocation system were removed (Wu 2002). As a result of this case, over 100 female students were transferred to more favoured schools in 2001. Also, the allotment of places is no longer based on gender. Due to the success of this case, the EOC received at least two sex discrimination complaints concerning the SSPA system back in 2003 (Right to Education Initiative 2018).

Overall, the gender gap in education has been closing in Hong Kong, China for the last 40 years especially in tertiary education, to the point that enrolment rates in tertiary education for women have surpassed those for men. In 2018, the female gross enrolment ratio was 81.1 percent; while the male gross enrolment ratio reached 72.9 percent (Figure 4.17). With secondary education, the enrolment rates for women have surpassed those for men for some period starting in 1980, though the male gross enrolment rate has been slightly higher than women by 1 to 3 percentage points in recent years.

Figure 4.17. Gross enrolment rate in secondary and tertiary education in Hong Kong, China



Source: World Bank 2020.

In Canada, the right to equality and non-discrimination is constitutionally enshrined in the Canadian Charter of Rights and Freedoms. Individuals may file a report to Canadian Human Rights Commission if they experience gender-based discrimination in education. The Commission acts as an Agent of Parliament that operates independently from the federal government. After analysing the report, the commissioners will either dismiss the complaint; send the complaint to conciliation; defer their decision and request more information and further analysis; or refer the complaint to the Canadian Human Rights Tribunal. The decisions made by the commissioners are final (Canadian Human Rights Commission 2020).

In Korea, individuals may file a complaint to the National Human Rights Commission if they experience discrimination in education. If the Commission finds the complaint valid, it transfers the complaint to another concerned government agency according to remedial procedures provided in the laws. The Commission may also conduct an ex officio investigation by a resolution of its sub-committee in charge, including the Standing Commissioners' Committee, if there is sufficient evidence of grave human rights abuses or discriminatory acts. For example, the Commission investigated a case of gender discrimination in a Korean elementary school in 2018. The parents of a female student in one elementary school in Seoul filed a petition arguing that the school's roll call practice reflected gender discrimination. Male

students had been listed first in the roll book followed by female students, and the roll call was made in this order. The Commission viewed this practice as an act of gender discrimination that could mislead young students into thinking that men took priority over women. It ruled that such a practice could not be justified and requested that the principal of the school change the practice (Miranville 2019).

China upholds women's right to education under the the Constitution, Compulsory Education Law and the Law on the Protection of Women's Rights and Interests, which stipulates that it is the duty of parents to send their daughters to school. This law also encourages women in rural areas to get vocational education and technological training. According to this law, women can file a lawsuit in the People's Court and file a complaint with a women's organisation in case of any dispute related to this law. The monitoring mechanism of this law also allows women's organisations to criticise violations of this law in the media and request for investigations to the related department. Administrative sanctions can be applied to individuals who delay an investigation of a complaint. China's female school enrolment rate, especially for primary education, has been increasing since 2014 by about 1.4 percent per year. The female gross enrolment rate for secondary education has also improved over the years, reaching 88.8 percent in 2018, 6.3 percentage points higher than the level in 2010 (National Bureau of Statistics of China 2020).

All in all, monitoring mechanisms to improve access to education are well developed in APEC economies, including collecting and publishing sex-disaggregated data. Along these lines, enforcement mechanisms including stages of investigation, remedies, judicial mechanisms and financial penalties have been adopted. In some APEC economies, enforcement is through specific institutions that receive reports and conduct investigations. The impact of the monitoring and enforcement mechanisms is likely reflected in improving net female enrolment rates for all education levels in APEC economies.

vi. Maternity leave

As mentioned in Part 2, maternity leave is another form of support provided to women for their participation in economic activities and most APEC economies have regulated to protect pregnant women from dismissal. Australia is an example of an APEC economy with good practices in terms of the implementation, monitoring and enforcement mechanisms for the maternity leave policy. In terms of the impact, the maternity leave policy in Australia has increased women's participation in paid employment (Broadway et al. 2020).

For example, Australia introduced a comprehensive paid parental leave scheme, with eight weeks at full rate equivalent.⁸⁶ Centrelink and the Fair Work Ombudsman respectively have a role in ensuring that employers comply with their obligations under the Paid Parental Leave Act. Centrelink may refer certain matters to the Fair Work Ombudsman for investigation and compliance action, for example, when an employer is believed to have contravened his or her obligations to provide parental leave pay to a person. For monitoring purposes, employers in Australia are required to consider information such as the number of female and male managers and non-managers utilising parental leave, and the number of women and men promoted during parental leave (WGEA n.d.-a).

⁸⁶ Maternity and paternity leave both fall under parental leave which is 12 months unpaid and for which parents can claim 18 weeks leave pay, based on the domestic minimum wage. While each parent is entitled to unpaid job-protected leave, only one parent can take it at a time.

Centrelink and the Fair Work Ombudsman can enforce employer obligations through, first, a compliance notice, requiring the person to rectify the contravention; second, an infringement notice, requiring the person to pay a pecuniary penalty; and third, a civil penalty, by applying to the federal courts, potentially requiring the employer to pay a higher pecuniary penalty. (Australian Government 2020).

The Australian Human Rights Commission (2014) emphasises the importance of monitoring and evaluating policies and practices through regular audits of retention rates; conducting regular surveys and consultations with staff who intend to use or have recently used parental leave, or have returned to work; actively tracking career progression post-parental leave; and instituting regular implementation of relevant feedback into policies and practices.

Meanwhile, Australia's Fair Work Ombudsman (2020) has identified good practices to help employers develop and monitor their own policies by:

- providing extended periods of employer-funded paid leave
- 'topping up' an employee's pay to their full rate of pay during the period of government-funded parental leave pay
- continuing to pay an employee's superannuation contributions while on unpaid leave
- providing a return-to-work bonus, payable after an employee has returned to work following parental leave
- providing the option of taking paid leave at half pay
- providing non-primary carer (usually paternity) leave to be taken at the time of birth or placement of a child
- allowing the non-primary carer to access other existing leave entitlements, including annual leave and long service leave, for extended periods around the birth of a child
- allowing employees to purchase and repay longer periods of paid leave

A study by Martin et al. (2014) evaluating the implementation of the paid parental leave scheme in Australia, shows that there were gaps in the beginning. For instance, access to parental leave was highly unequal, with very low levels of access among large groups of women, such as those in informal jobs and those working for small and medium sized businesses. However, after improvements were made, the implementation was relatively smooth and largely consistent with expectations.

In terms of impact, paid parental leave has been relatively successful in Australia, as there have been some positive changes in mothers' labour force participation and labour supply, mothers' and babies' health and wellbeing, and gender equity and work-life balance. In particular, the introduction of paid parental leave has led to rapid growth in women's participation in paid employment and education. Broadway et al. (2020) notes that paid parental leave has had a positive impact on the same-job retention rate (same employer and position), with 77 percent of mothers with access to paid parental leave returning to the same job within 365 days after the baby's birth, compared to 73 percent of mothers without access to paid parental leave.

Similarly, paid maternity leave in Brunei Darussalam has been extended to 15 weeks (or 105 days) for government employees, 13 weeks (or 91 days) for private sector employees (Alhaji et al. 2017) and 9 weeks for foreign employees. For government employees, paid maternity leave does not cover the entire period of the minimum statutory leave, since eight weeks are paid by the employer, five weeks by the government, while the remaining two weeks come from unpaid leave. An employee can make a complaint at the nearest police station regarding any breach of the maternity leave regulations, and this is passed to the Labour Enforcement

Division. An employer who fails to pay the salary of his female employee during maternity leave could be fined up to USD 1,000, imprisoned for up to 6 months, or both (under the Maternity Leave Regulation of 2011).

Brunei Darussalam has clear monitoring, enforcement and punishment mechanisms in this area. The Department of Labour under the Ministry of Home Affairs monitors and enforces the regulation. However, despite the provision of maternity leave, the Department of Economic Planning and Statistics (2020) reports a 6.6 percentage point reduction in women working as employees, from 95.8 percent to 89.2 percent between 2011 and 2019, as shown in Table 4.6. It is noteworthy that the percentage of female own-account workers increased from 2.4 percent to 7.7 percent during the same period.

Table 4.6. Distribution of employed persons by status in employment and sex in Brunei Darussalam (%)

Male	2011	2014	2017	2018	2019
Employees	93.8	90.8	90.8	93.1	92.2
Employers	2.6	4.6	3.4	2.9	3.2
Own-account worker	3.3	4.1	5.4	3.6	4.1
Contributing family worker	0.3	0.3	0.4	0.4	0.6
Total	100	100	100	100	100
Female	2011	2014	2017	2018	2019
Employees	95.8	92.6	91.5	91.5	89.2
Employers	1.5	2.4	2	2.6	2
Own-account worker	2.4	4.1	6.2	5.4	7.7
Contributing family worker	0.4	0.8	0.3	0.5	1.1
Total	100	100	100	100	100

Source: Department of Economic Planning and Statistics 2020.

The different outcomes from the expansion of maternity leave policies in Australia and Brunei Darussalam show that there are other factors beyond maternity leave schemes, which determine women's preference to participate in the labour force, such as educational attainment, personal preferences, childcare policies and socioeconomic conditions.

In terms of implementation gaps, ILO (2014) notes that one of the main issues is the distinction between how many workers are covered by maternity protections in law and how many actually benefit in practice. This is linked to women lacking awareness of their legal entitlements and benefits, their insufficient contributory capacity (to social security schemes for example), gaps in social security systems, inadequate enforcement, discriminatory practices, participation in the informal sector, and social exclusion.

Another issue is the lack of adequate and sustainable funding for monitoring and evaluation of social security. This is fundamental to achieving a substantial level of coverage among female workers of reproductive age. Labour inspectorates must be adequately staffed, inspectors adequately paid, and information and training on maternity protection readily available. Institutional structures for receiving and addressing pregnancy-related discrimination complaints must be created, staffed and funded. Support can be extended to employers to improve the range and quality of workplace health facilities for women (ILO 2012b).

Based on the good practices above, regulations on maternity leave must be complemented by clearly defined, well-implemented monitoring and enforcement mechanisms. Regular audits,

surveys and consultations with staff who intend to use/have recently used the programme are important, as is incorporating relevant feedback into policies and practices. There is also a need to ensure that women are aware of their legal entitlements and benefits, and that the agencies in charge of the monitoring and enforcement mechanisms, such as labour inspectorates, are strengthened.

PART 5: SUMMARY OF KEY FINDINGS AND POLICY RECOMMENDATIONS

This report examines trends in female labour force participation (FLFP) in the APEC region, as well as prevailing policies that impact on women's economic empowerment, in particular those related to: (1) access to education, training and skills; (2) access to credit, financial services and products; (3) maternity leave, return to work and access to childcare support; (4) discriminatory practices and restrictions in employment; and (5) freedom from violence and freedom of movement.

Female labour force participation in the APEC region

FLFP rates in the APEC region are in line with global trends. Since the mid-2000s, there has been a slight declining trend in the participation of both men and women in the labour force. Reasons include demographic factors, personal preferences and sociocultural aspects, rather than macroeconomic conditions. For example, students are not counted in the labour force statistics, and the emphasis on higher education in recent decades as the path to more work opportunities and better living conditions has motivated more women to enrol in tertiary education institutions. It may also be possible that some women are deciding to withdraw from the labour force due to particular circumstances, such as difficulties in balancing family and work responsibilities, care of young children or elderly relatives, or early retirement.

Nevertheless, in terms of employment levels, women have been able to narrow the gap with respect to men. In 1990, only 65 women were working as employees for every 100 male employees. Now, there are 78 female employees for every 100 male employees. Furthermore, while the proportion of female-to-male employers is still low (around 35 female employers for every 100 male employers), this is much higher than the levels in the early 1990s (around 23 female employers for every 100 male employers).

These numbers show that women have been able to access better work opportunities and better chances to climb up to leadership positions in recent decades. This is supported by factors such as non-discriminatory policies in the labour market and better laws, regulations or policies to facilitate balance between work and private life.

However, despite these improvements, women are still more vulnerable than men in the labour market. In the APEC region, the number of women working as contributing family members in family businesses, who may work informal jobs and do not receive a salary or other social benefits, is almost double that of men. In addition, women represent a significant proportion of the workforce in the frontline services sectors (e.g., retail, hospitality and tourism) that are more vulnerable to an economic downturn such as the current one caused by the COVID-19 pandemic. Women are also more likely to work in the informal sector where there is no health and unemployment insurance, increasing their vulnerability during episodes of crisis. These weaknesses show that governments need to continue implementing regulatory reforms while businesses need to improve good practices to ensure that women have the same labour opportunities as men.

Policies in APEC: Achievements and gaps

There has been important progress made in instituting policies that advance women's economic empowerment by widening access and opportunities, while also narrowing the gender gap in economic and social outcomes. In the past two decades, APEC economies have implemented structural reforms that promote gender equality in employment, ensure pay equity, institutionalise paid maternity and paternity leave as well as childcare subsidies, and protect women from violence. At the same time, it should be pointed out that some laws are inadequate, not mutually reinforcing, and, for some economies, non-existent, hampering women from having equal opportunities to contribute to the economy.

A majority of APEC economies have longstanding laws and regulations stipulating non-discrimination in education for both women and men. This has had positive outcomes, reflected in the narrowing gender gap in education which is now at 5 percent across the region. Moreover, the number of female students in tertiary education has increased by 3.1 percent per year between 2000 and 2018, and there are more female students than male in tertiary education across the region. Complementing initiatives on the academic path are the programmes focused on vocational studies and training. Many such programmes target vulnerable women such as those with disabilities or from low-income households. Others aim to help women who want to work in male-dominated fields and/or seek a career change by equipping them with specialised skills.

However, APEC women's engagement in the STEM fields, both in tertiary education and in the career trajectory, remains low. Studies have shown that this gender gap is related more to attitudes than aptitude, underscoring the importance of tackling stereotypes and changing views on suitable career paths early on. This is cause for concern because science, problem-solving, and technology-related innovation could benefit from the diversity in approaches and perspectives that women bring to the field. Also, many work opportunities require STEM-related skills, which are becoming more relevant in the midst of the COVID-19 pandemic. In fact, COVID-19 is changing work-life habits, due to the greater use of digital technologies to enable working from home, for example.

Some indicators of access to credit, financial services and products also show a narrow gap between men and women. In 2017, APEC women averaged 75.6 percent in terms of account ownership in any financial institution, with men averaging 77.7 percent. In addition, all women in APEC can sign a contract, register a business and open a bank account in the same way as a man. These laws, which support women's entrepreneurship, are boosted by financial inclusion programmes that provide low-interest loans and other credit access mechanisms to MSMEs that are mostly women-owned and women-led.

Access to credit remains hindered by discriminatory biases. Less than half of the APEC economies have put in place laws that prohibit discrimination in access to credit based on gender and marital status. The challenges in women's ability to access credit is further aggravated by the dearth of credit bureaus in the APEC region that collect important information on microloans, retail loan satisfaction and utility bill payments. These kinds of information could help MSMEs gain access to credit, and help credit providers capture the creditworthiness of small borrowers with insufficient credit records.

Almost all APEC economies have laws protecting pregnant women from dismissal. In 2020, 13 APEC economies provided paid maternity leave of at least 14 weeks, more than double the

6 members in 2000. The number of APEC economies providing paid paternity leave also went up significantly, to 15 economies in 2020 from only 2 economies in 2000. While policies surrounding maternity and paternity leave have improved in the APEC region, more work needs to be done, since some APEC economies have yet to offer these benefits to parents with young children. Better regulation and corporate practices on flexible working arrangements could facilitate women's return to work after giving birth.

Unfortunately, lack of support for mothers still represents an obstacle for women's careers. Not all APEC economies guarantee a woman's return to the same or equivalent position after maternity leave, with only 10 members providing such protection through legislation. High childcare costs relative to income also deter women from going back to gainful employment, opting instead to stay home and take care of their children. Childcare services can consume up to 40–80 percent of household income for APEC economies based on available data.

Most APEC economies have already established laws against discrimination in hiring based on gender, and in theory, women can get a job in the same way as men in all APEC economies. However, women still face restrictions in the labour market because of regulatory gaps and other negative factors. In fact, there remain regulatory barriers to women entering certain industries in all but 13 APEC member economies. Moreover, on joining the workforce, the persistent gender pay gap and lack of career advancement opportunities, particularly into leadership positions, threaten women's continued participation at work. This is despite empirical studies showing that promoting gender diversity in the workplace, particularly ensuring women's representation at the management level, is a smart business strategy that results in higher returns on equity, sales and investment growth.

Gender-based violence is a serious problem affecting women's participation, performance and productivity in the labour market. In the APEC region, 19 economies have laws specifically addressing domestic violence, but this is still a problem not just in the region, but also in the rest of the world. The COVID-19 pandemic has made the issue more evident and urgent, as lockdowns have resulted in domestic violence reports increasing by around 20 percent. Sexual harassment in the workplace is another problem. While 16 APEC members have laws against sexual harassment in employment, only 13 members provide criminal penalties or civil remedies for such cases. More work could be done to provide legal protections against violence, develop comprehensive programmes to raise awareness and improve victim support services.

In terms of freedom of movement, almost all APEC economies have regulations that allow women to travel outside their home in the same way as men. Nevertheless, there have been frequent incidents of harassment on public transport. Most of the cases are not reported, and even fewer result in prosecution. Only 4 out of 21 APEC economies have explicit laws on sexual harassment in public places, indicating a significant policy gap that puts many women in a vulnerable position as they go to and from work.

Compounding the prevailing policy gaps and structural barriers are cultural mindsets that play a pervasive role in affecting women's economic participation from one generation to the next. In most parts of Asia, women are expected to take on a greater share of the household and family responsibilities compared to men. Aside from childcare, women also perform a disproportionate share of the (unpaid) household chores, such as routine housework, shopping, and caring for elderly household members. In addition, a corporate culture that requires availability and geographical mobility at all times can discourage some women from seeking management roles as it may impinge on the work–family balance.

There is still a long way to go toward changing mindsets and addressing gender stereotypes. Nonetheless, APEC economies have taken on the challenge by exerting consistent efforts to institute policies and launch programmes to encourage more women to participate in the economy.

Reform process: Some lessons

APEC economies are in different phases of economic, social and technological development, which gives rise to different priorities and policy actions. Nonetheless, there is increasing recognition among APEC economies that women's economic empowerment is a policy imperative that contributes to strong and inclusive economic growth. The overarching goal of attaining resilient and inclusive economic growth by boosting women's economic participation has led APEC economies to institute structural reforms that serve to widen access and opportunities for women.

Although the reform process varies across APEC economies, one important lesson is that implementing effective and well-targeted policies requires statistical data. In particular, sex-disaggregated data allow policymakers to assess the situation in the field and evaluate whether policies are both effective and appropriate. Sex-disaggregated data also improve transparency and make governments accountable, as people can track whether policies to support women's economic empowerment are working. In addition, data provide hard evidence that helps to legitimise discussions and are a powerful tool to raise awareness on women's realities and issues.

Government commitment, particularly at the highest level of policy decision-making, remains crucial. Political will to advance women's economic empowerment coupled with allocation of resources will facilitate the implementation of policies that ensure access and opportunities for women across a range of economic sectors. For example, the government may launch medium-term policy goals to support women in STEM fields accompanied by financial and technical resources. A government agency, usually the Ministry of Education, takes on the task of translating the policies into programmes in partnership with science-based organisations. Various activities to promote awareness and raise women's participation in STEM fields are then introduced, such as establishing science and innovation schools, providing grants for higher studies in STEM fields, forming a network of female scientists and engineers, conducting peer learning sessions and science and technology fairs, and identifying paths to entrepreneurship via science and technology.

It should be emphasised that partnerships between the government and the private sector, as well as non-governmental and international organisations, and women-based community groups, play a significant role in programme design and implementation, as these partners often bring relevant expertise and experience that would help ensure that policies are translated into relevant and effective programmes, thus advancing the goal of supporting women's full participation in the economy.

The policy process does not stop with creating and implementing policies. Enforcement and monitoring mechanisms need to be established to ensure consistent implementation and achieve the main policy goal of advancing women's economic empowerment. Necessary to this is identifying key policy stakeholders and their corresponding roles. The enforcement and monitoring mechanisms vary across the APEC region. Some make use of judicial processes, leaning toward policy enforcement through imposing penalties and prosecuting violators. Others turn to non-judicial processes, such as naming and shaming, certification seals, comply-

or-explain mechanisms, acknowledgment of achievements, and incentives in terms of government procurement benefits. Across the region, there is a growing recognition that the monitoring process should include gathering of updated information and data that could be used as the basis for adjusting policies so that they remain relevant and effective.

Policy recommendations

The past two decades have witnessed significant improvements in policies that work for women. However, there are still policy gaps that serve as barriers to women's full participation in economic activities. As a whole, the APEC region should exert efforts toward implementing policies and allocating dedicated resources to increase women's access to education and skills development; credit and finance; and labour markets while ensuring protection from violence and their freedom of movement.

A number of policy recommendations could be gleaned from the findings of this report. There are general recommendations for APEC economies to consider over the medium to long term, keeping in mind that the prioritisation of policies depends on economic conditions and other economy-specific factors. There are also recommendations that have arisen due to the adverse impact of the COVID-19 pandemic, particularly on women's employment, income security, and protection from domestic violence, which are urgent and actionable in the near term.

General policy recommendations for economies' consideration:

- **Enhance women's participation in the STEM fields, which are becoming more relevant in this technology-intensive, fourth industrial revolution era.** Policies could target the twin concerns of women's low participation in the labour market and the lack of data on women's representation in the STEM fields, which makes it difficult to measure progress across the APEC region. Policies on STEM could also include allocating specific resources for women in STEM fields in the form of research and scholarship grants, for example.
- **Widen women's access to credit by prohibiting discriminatory biases.** Policies could eliminate the dual constraints of discrimination based on gender and marital status that women face in accessing credit by enacting laws and policies targeting such discriminatory biases. These legal and policy measures contribute to women's financial inclusion and income security, including through boosting their capacity to start a business, which could benefit the entire household.
- **Increase women's representation in leadership roles, both in the private and public sector, by implementing good practices to support work–family balance and address the problems of discrimination and violence.** A number of empirical studies have shown that gender diversity raises the productivity and profitability of business organisations. Moreover, women's representation in political decision-making is essential to facilitate the formulation, implementation and enforcement of policies aimed at ensuring equal rights and opportunities.
- **Protect women's freedom from violence and harassment.** Although a majority of APEC economies have laws that protect women from violence and harassment, there are associated concerns related to enforcement and reporting mechanisms that result in women remaining vulnerable at home, in public areas and at the workplace. There is room for laws and policies to be more proactive and responsive in preventing and prohibiting violence and harassment, so that women are supported and protected

anywhere from these threats. This will ensure the use of women's full potential, facilitating their increased contribution to economic activities.

- **Ensure inclusiveness in terms of opportunities and access, mindful that women from vulnerable groups may face additional layers of discrimination.** Some APEC economies have brought to fore issues of significant gaps in employment rates affecting indigenous women, those living in rural and remote areas, culturally and linguistically diverse women, and women with disabilities. These factors aggravate issues on lack of opportunities and access available to women.
- **Strengthen enforcement efforts.** The report shows that many APEC economies have incorporated conventions and recommendations developed by international organisations in their legislation. However, despite these efforts, women are still behind men in terms of enjoying the same economic opportunities, in part because what it is reflected in the laws and regulations (*de jure*) is not necessarily the same as what it is happening in reality (*de facto*).
- **Leverage APEC as a venue to help shape the agenda for women's economic empowerment in the region.** APEC economies have implemented significant policies and programs that advance women's empowerment. APEC, through its relevant sub-fora, could develop a regional agenda that could serve as a guide to member economies towards increasing women's participation to economic development.

Recommendations in light of the COVID-19 pandemic for economies' consideration:

- **Provide training to re-skill/upskill women with digital skills.** Lockdown and social distancing measures due to the COVID-19 outbreak have brought to the fore the importance of technology and digital skills for households and businesses to continue to function/operate. The services sector, the informal economy and MSMEs employ a considerably higher number of women; but the movement restrictions have left them with job and income losses. Policies that support training for women to have the necessary digital skills will help them to cope with the new normal post-pandemic. Related to this, programs and other mechanisms could be put in place to support women to complete skills training amid increasing care responsibilities as they stay home amid the pandemic.
- **Ensure support for MSMEs.** MSMEs, which are mostly women-led and women-owned, are exposed to liquidity and solvency risks. Immediate policy actions that ensure continued flow of credit to MSMEs, including liquidity injections, rental and utility subsidies, loan restructuring and deferment of payments, tax relief measures, and other loan and credit guarantees could help MSMEs to stay afloat, minimising the risk of an entire household going into poverty.
- **Protect against violence.** Assessments by the UN of an additional 15 million cases of domestic abuse for every three months of lockdown (UNFPA 2020) combined with reports of increased calls to crisis centres in some economies give urgency to this issue. Policies on violence against women should be enforced, along with ensuring that resources remain available for abused women. Policy coordination between the central government and local governments can be strengthened to facilitate enforcement and monitoring of existing laws, allowing authorities to act in an immediate manner to protect women from violence.

- **Support the continuation of flexible and remote working arrangements adopted in some economies to ensure continued labour productivity during COVID-19 lockdowns and the implementation of social distancing measures.** As a result, flexible work arrangements have become more widely accepted and may offer greater opportunities for women to balance work and responsibilities at home, or more easily re-enter the workforce after childbirth. However, it is imperative that flexible work arrangements are coupled with access to affordable childcare services to help women maintain productivity levels and stay in the labour force.

APEC economies have been at the forefront of designing policies that seek to encourage the increased participation of women and advance women's economic empowerment. Inadequate policies, gaps in implementation, as well as weaknesses in enforcement and monitoring, need to be addressed for women to actively and fully participate in the economy. Cultural biases need to be confronted by raising awareness on gender equality and promoting gender diversity across all economic sectors. The inclusion of women in economic, financial, social and political activities will not only empower them, but will also power economies toward growth that benefits all.

APPENDIX A. MAPPING OF APEC ECONOMIES' KEY POLICIES AND PROGRAMMES

Table 5.1. APEC economies' key policies and programme mapping

Economy	Policies that address women's access to education, training and skills development	Policies that address women's access to credit	Policies that enable women to return to work after maternity leave and to access carer's leave	Policies that address discriminatory employment practices and restrictions on women's employment in certain sectors	Policies that address constraints on women's freedom from violence and freedom for movement
Australia	Policy: - Sex Discrimination Act (1984) Programme: - IER: Women's Economic Security Statement (2018) - Skilling Australian Funds (2017) - Women in STEM and Entrepreneurship (WISE) Grant Programme (2016) - Girls in STEM Toolkit and Women in STEM Ambassador Programme (1986)	Policy: - Sex Discrimination Act (1984) Programme: - Financial Inclusion Action Plan (2017–2018)	Policy: - Paid Parental Leave Act (2010) - Fair Work Act (2009) - A New Tax System (Family Assistance) (Administration) Act (1999) Programme: - IER: Childcare Support (2019–2020 to 2022–2023) - IER: Child Care Safety Net (2018) - IER: Child Care Subsidy (CCS) (2018) - IER: Women's Economic Security Statement (2018) - Parental Leave Pay (PLP) System	Policy: - IER: Workplace Gender Equality Act (2012) Programme: - IER: Women's Economic Security Statement (2018) - The National Broadband Network (NBN) (2013) - IER: Workplace Gender Equality Agency (WGEA) (2012) - National Action Plan Reduce Violence Against Women and Their Children (2010–2013)	Policy: - IER: Workplace Gender Equality Act (2012) Programme: - Gender Equality and Women's Empowerment Strategy (2016) - National Action Plan to Reduce Violence Against Women and Their Children (2010–2013)

Economy	Policies that address women's access to education, training and skills development	Policies that address women's access to credit	Policies that enable women to return to work after maternity leave and to access carer's leave	Policies that address discriminatory employment practices and restrictions on women's employment in certain sectors	Policies that address constraints on women's freedom from violence and freedom for movement
Brunei Darussalam	Policy: <ul style="list-style-type: none"> - Compulsory Education Act (Chapter 211) (Revised in 2011) Programme: <ul style="list-style-type: none"> - IER: i-Ready Programme (2017) - Implementation of STEM and Innovative Design Initiative in Schools (2016) - BASE National Science Camp (2014) - IER: Innovation Visionary Youth Programme - IER: TEKAD (Strengthen the Foundation of Family Economic Self-Reliance) Programme - IER: The Upskilling and Reskilling Programme 	Policy: <ul style="list-style-type: none"> - Married Women Act, Section 6 (2000) Programme: <ul style="list-style-type: none"> - The Enterprise Facilitation Scheme - The Micro-Credit Financing Scheme 	Policy: <ul style="list-style-type: none"> - Maternity Leave Regulation (2011) - Children and Young Persons Act (2010) - Employment Order (2009) - Childcare Centres Act and Child Care Centre Regulation (2006) 	Policy: <ul style="list-style-type: none"> - IER: Women's Bureau in Village Consultative Council and Sub-District Consultative Council Programme: <ul style="list-style-type: none"> - The Brunei Women Business Council (WBC) (2002) - IER: A Youth Entrepreneurship Programme - The Civil Service Institute provides in-job training to facilitate career advancement 	Policy: <ul style="list-style-type: none"> - Penal Code Chapter 22 on Violence Against Women (2009)
Canada	Policy: <ul style="list-style-type: none"> - Canadian Human Rights Act (1985) Programme: <ul style="list-style-type: none"> - Let's Talk Science (2019) - Apprenticeship Incentive Grant for Women (2018) - Framework on Equity, Diversity and Inclusion (2018) - Women in Construction Fund (2018) - IER: Skilled Trades Awareness and Readiness Programme (2018) - IER: Women in STEM (2017) - IER: Union Training and Innovation Programme (2017) - CanCode (2017) 	Policy: <ul style="list-style-type: none"> - Canadian Human Rights Act (1985) Programme: <ul style="list-style-type: none"> - Business Development Bank of Canada Capital Fund (2018) - Business Development Bank of Canada Loan Facility (2018) - Export Development Canada Fund (2018) - Farm Credit Canada (2018) - Partnership of Business Development Bank of Canada (federal development bank) and Women's Enterprise Organization of Canada (2018) - Women Entrepreneurship Strategy (2018) - Femmessor's Conventional and Equity Loan (2016) - Women Entrepreneurs Initiative (since 1994) 	Policy: <ul style="list-style-type: none"> - Canadian Human Rights Act (1985) Programme: <ul style="list-style-type: none"> - Paid Parental Leave for Student Researchers (2019) - Parental Sharing Benefit (2019) - Canada Child Benefit (2018) - Caregiving Benefits and Leave (2018) - Multilateral Early Learning and Child Care Framework (2018) - Special Benefit for Self-Employed People (2018) - Amendments to the Canada Labour Cod for flexible working arrangements (2017) 	Policy: <ul style="list-style-type: none"> - Employment Equity Act (1995, Amended in 2017) - Canadian Human Rights Act (1985) Programme: <ul style="list-style-type: none"> - Business Women in International Trade (2019) - IER: Apprenticeship Incentive Grant for Women (2018) - IER: Skilled Trade Awareness and Readiness Programme (2018) - Proactive Pay Equity Regime (2018) - Pay Transparency (2018) - Women Entrepreneurship Strategy (2018) - IER: Union Training and Innovation Programme (2017) 	Policy: <ul style="list-style-type: none"> - Developing Harassment and Violence Prevention Regulation under Canada Labour Code: Bill C-65 (2018) - Canada Labour Code (1985) - Canadian Human Rights Act (1985) Programme: <ul style="list-style-type: none"> - Funding for Initiative to Address Workplace Sexual Harassment (2018) - Strategy to Prevent and Address Gender-Based Violence (2018)

Economy	Policies that address women's access to education, training and skills development	Policies that address women's access to credit	Policies that enable women to return to work after maternity leave and to access carer's leave	Policies that address discriminatory employment practices and restrictions on women's employment in certain sectors	Policies that address constraints on women's freedom from violence and freedom for movement
Chile	<p>Policy:</p> <ul style="list-style-type: none"> - The Inclusion Law 20.845 on Inclusive Education and the Provision of Free Higher Education for Disadvantaged Groups (2015) <p>Programme:</p> <ul style="list-style-type: none"> - STEM and Gender Advancement (SAGA) project (2015) - <i>Programa de Educación y Capacitación Permanente, Chilecalifica</i> (Lifelong Learning and Training Project) (2005–2010) 	<p>Policy:</p> <ul style="list-style-type: none"> - Constitution, Article 19.2 & 24 (1980) <p>Programme:</p> <ul style="list-style-type: none"> - Bee Capital - Growing Entrepreneurial Women (<i>Crece Mujer Emprendedora</i>) no year of establishment identified) - Enterprising Women 	<p>Policy:</p> <ul style="list-style-type: none"> - Law no. 20.545 (2011) - Maternity Leave (2011) - Parental Leave (2011) - IER: Article 203 of the Chilean Labour Code - Leave to care for sick children less than a year old - Leave to care for sick children with serious illness - Time off for the care of dependents <p>Programme:</p> <ul style="list-style-type: none"> - Chile <i>Crece Contigo</i> (Chile Grows with You) (2007) 	<p>Policy:</p> <ul style="list-style-type: none"> - Chilean Norm: Management of Gender Equality and Conciliation with Work and Family and Personal Life (2012) - Law 20348 Guarantees the Right to Equality in Remuneration (2009) <p>Programme:</p> <ul style="list-style-type: none"> - IER: Registry of Women in Boards (<i>Registro de Mujeres para Directorios</i>) (2018) - Chile Launches (Chile Emprende) - MUJEREXPORTA 	<p>Policy:</p> <ul style="list-style-type: none"> - Law no. 20.607 on equality of opportunity and treatment (2012) - Law no. 20.066 (2005) - Law no. 19.617 (1999) - Article 184 of the Labour Code
China	<p>Policy:</p> <ul style="list-style-type: none"> - Vocational Education Law of the People's Republic of China (1996) - Education Law of the People's Republic of China (1995) -Compulsory Education Law (1986,Amended in 2018) -Program for the Development of Chinese Women (2001-2010,2011-2020) -Employment Promotion Law (2007, Amended in 2015) <p>Programme:</p> <ul style="list-style-type: none"> -Women's Actions for Entrepreneurship and innovation -Women's Action for Rural Revitalization -Poverty Alleviation Action for Women -Spring Bud Project to support drop-off girls 	<p>Policy:</p> <ul style="list-style-type: none"> - IER: Microloans and Interest Subsidies Policy (2009) - Protection of Women's Rights and Interest Law (1992, Amended in 2005) -Program for the Development of Chinese Women (2001-2010,2011-2020) -Outline of poverty alleviation and development in rural China(2011-2020) <p>Programme:</p> <ul style="list-style-type: none"> -@Her Business Plan 	<p>Policy:</p> <ul style="list-style-type: none"> - Protection of Women's Rights and Interest Law (1992, Amended in 2005) - Law on Protection of the Rights and Interest of the Elderly (1996) - Labour Law (1994) - Time off for the care of dependants -Special Provisions on Labour Protection of Female Employees (2013) -Social Insurance Law (2010) 	<p>Policy:</p> <ul style="list-style-type: none"> - IER: Microloans and interest subsidy (2009) - Protection of Women's Rights and Interest Law (1992, Amended in 2005) - Labour Law (1994) -Employment Promotion Law (2007, Amended in 2015) -Notice on Further Standardization of Recruitment to Promote Women's Employment (2019) <p>Programme:</p> <ul style="list-style-type: none"> -Handbook on promoting gender equality in the workplace 	<p>Policy:</p> <ul style="list-style-type: none"> - Protection of Women's Rights and Interest Law (1992, Amended in 2005) -Anti- Domestic Violence Law (2016) -Notice on Establishing a Cooperation Mechanism to Promote the Protection of Women and Children's Rights and Interest (2019) <p>Programme:</p> <ul style="list-style-type: none"> -12338 Hotline for Women's Rights Protection Service -Chinese Women's Legal Aid Action

Economy	Policies that address women's access to education, training and skills development	Policies that address women's access to credit	Policies that enable women to return to work after maternity leave and to access carer's leave	Policies that address discriminatory employment practices and restrictions on women's employment in certain sectors	Policies that address constraints on women's freedom from violence and freedom for movement
Hong Kong, China	Policy: <ul style="list-style-type: none"> - Sex Discrimination Ordinance (1996) Programme: <ul style="list-style-type: none"> - The Girls Go Tech (2015) - Capacity Building Mileage Programme (2004) - IER: Funding Scheme for Women's Development - IER: Programme of the Employees Retraining Board (ERB) 	Policy: <ul style="list-style-type: none"> - Sex Discrimination Ordinance (1996) Programme: <ul style="list-style-type: none"> - Funding Scheme for Women's Development (2012) 	Policy: <ul style="list-style-type: none"> - Employment Ordinance (1997) Programme: <ul style="list-style-type: none"> - Kindergarten Education Scheme (2017/2018) - Consultancy Study on the Long-Term Development of Childcare Services (2016) - Day Child Care Services Subsidies - IER: Programme of the Employees Retraining Board (ERB) - IER: Providing places at some childcare centres 	Policy: <ul style="list-style-type: none"> - Sex Discrimination Ordinance (1996) - IER: Family-friendly Employment Policies and Practices Programme: <ul style="list-style-type: none"> - Women Entrepreneurs Network (2015) - Mentoring Programme for Women Leaders (2009) 	Policy: <ul style="list-style-type: none"> - Sex Discrimination Ordinance (1996) - Crimes Ordinance (Cap 200) - Domestic Violence Ordinance (Cap 189) - Mental Health Ordinance (Cap 136) - Offences Against the Person Ordinance (Cap 212) - Protection of Children and Juveniles Ordinance (Cap 213)
Indonesia	Policy: <ul style="list-style-type: none"> - Government Regulation no. 47 of 2003 (2008) - Education System Law (2003) - Constitution of the Republic of Indonesia (1995, Amended in 2002) - Human Rights Law (1999) Programme: <ul style="list-style-type: none"> - Women in STEM-ILO (2019) - Coding Mum (2016) - Programme for Empowerment of Women Victims of Violence (2016) - IER: STEM with Her (Jakarta); Femme in STEM (Bandung, West Java); Jakarta Society of Women Engineers; West Nusa Tenggara Society of Women Engineers 	Policy: <ul style="list-style-type: none"> - Law on the Elimination of Racial and Ethnic Discrimination (2008) Programme: <ul style="list-style-type: none"> - IER: Ultra Microfinance (UMi) (since 2017) - IER: Fostering the Economy of the Prosperous Family (known as Mekaar) (since 2015) - Loan Programmes for Women Entrepreneurship in Banks (since 2010) 	Policy: <ul style="list-style-type: none"> - Labour Law (2003) 	Policy: <ul style="list-style-type: none"> - Law to Ratify the International Covenant on Economic, Social and Cultural Rights (2005) - Labour Law (2003) - Government Regulation regarding Protection of Wages (1981) Programme: <ul style="list-style-type: none"> - Impact Accelerator Programme (2018) - Women Investment Series (WISE) (2017) - 'Katumbiri' Expo (since 2010) 	Policy: <ul style="list-style-type: none"> - Law on the Elimination of Domestic Violence (2004) - Decree of Minister of Manpower no. 224 (2003) Programme: <ul style="list-style-type: none"> - IER: Three Ends Programme (2016) - IER: Peace Village Initiative

Economy	Policies that address women's access to education, training and skills development	Policies that address women's access to credit	Policies that enable women to return to work after maternity leave and to access carer's leave	Policies that address discriminatory employment practices and restrictions on women's employment in certain sectors	Policies that address constraints on women's freedom from violence and freedom for movement
Japan	<p>Policy:</p> <ul style="list-style-type: none"> - Basic Act on Education (2006) <p>Programme:</p> <ul style="list-style-type: none"> - Riko (Science and Engineering) Challenge Campaign (2005) - Kagayaku Josei ōen Kaigi (Shining Women Support Convention) (2014) 	<p>Policy:</p> <ul style="list-style-type: none"> - Constitution of Japan (1947) <p>Programme:</p> <ul style="list-style-type: none"> - Support Funds for Female and Young/Senior Entrepreneurship (since 1999) 	<p>Policy:</p> <ul style="list-style-type: none"> - IER: Child and Child Care Support Act (2019) - IER: Childcare and Family Care Leave Law (1991, amended in 2016, 2017) - - Act on Securing, etc. of Equal Opportunity and Treatment between Men and Women in Employment (1972) - Labour Standards Act (1947) <p>Programme:</p> <ul style="list-style-type: none"> - IER: Plan for Raising Children in a Peaceful Environment (2017) - Plan for Dynamic Engagement of All Citizens (2017) - Plan to Ensure the Number of Childcare Providers (2015) - Plan to Accelerate the Elimination of Childcare Waiting Lists (2013) - National Health Insurance Scheme 	<p>Policy:</p> <ul style="list-style-type: none"> - IER: Act on the Promotion of Female Participation and Advancement in the Workplace (2015) - IER: Equal Employment Opportunity Law (1985) - Labour Standards Act (1947) - Act on Securing, etc. of Equal Opportunity and Treatment between Men and Women in Employment (1972) <p>Programme:</p> <ul style="list-style-type: none"> - Programme for Training Women Executives (2016) - 4th Basic Plan for Gender Equality (2015) - Positive Action Portal Site (2015) - Ministry of Health, Labour and Welfare – Guideline on Supporting Measures Aiming at Eliminating Gender Pay Gap (2010) - Nadeshiko Brands (Selection of listed companies) (since 2012) - Diversity Management Selection 100 Programmes (since 2012) - Charter for Work-life Balance (2007) - Action Policy for Promoting Work-life Balance (2007) - Guidelines for Utilization of Public Procurement and Subsidies Toward the Promotion of Women's Advancement(2016) 	<p>Policy:</p> <ul style="list-style-type: none"> - Act on the Prevention of Spousal Violence and the Protection of Victims (2001) - Act on Securing, etc. of Equal Opportunity and Treatment between Men and Women in Employment (1972) <p>Programme:</p> <ul style="list-style-type: none"> - Policy for enhancement of measures against sexual crimes and sexual assault (2020)

Economy	Policies that address women's access to education, training and skills development	Policies that address women's access to credit	Policies that enable women to return to work after maternity leave and to access carer's leave	Policies that address discriminatory employment practices and restrictions on women's employment in certain sectors	Policies that address constraints on women's freedom from violence and freedom for movement
Korea	Policy: <ul style="list-style-type: none"> - Constitution of the Republic of Korea (1948) Programme: <ul style="list-style-type: none"> - IER: 4th Basic Plan for Fostering and Supporting Women in STEM (2019–2023) - IER: The Career Re-entry Programme (2012) - IER: Women's Reemployment Centers (2009) - IER: Regional Women Empowerment in STEM (R-WeSET) 	Policy: <ul style="list-style-type: none"> - Constitution of the Republic of Korea (1948) Programme: <ul style="list-style-type: none"> - Credit Guarantee Support (2007) 	Policy: <ul style="list-style-type: none"> - Labour Standards Act (2007) - Equal Employment Opportunity and Work–Family Balance Assistance Act (2007) Programme: <ul style="list-style-type: none"> - Announcement of a Mid-and-Long Term Childcare Plan (2006) - 2nd Scheme of the National Childcare Support Policy (2005) - 1st Scheme of the National Childcare Support Policy (2004) - National Survey of Childcare and Early Childhood Education (2004) 	Policy: <ul style="list-style-type: none"> - Labour Standards Act (2007) - Equal Employment Opportunity and Work–Family Balance Assistance Act (2007, Amended in 2010) - Act on Support for Female-owned Businesses (1999) - Equal Employment Act (1987) Programme: <ul style="list-style-type: none"> - Women Startup Insight (2014) - IER: Gender Impact Analysis and Assessment (2012) - IER: Plan to Enhance Women's Representation in the Public Sector (since 2010) - Women Business Centre (2006) - Expansion Plan for the Employment of Women Managers at Grade 4 and Above (since 2002) - Integrated Support Centre for Female-owned Businesses (1999) 	Policy: <ul style="list-style-type: none"> - Sexual Violence Prevention and Victims Protection Act (2010) - Equal Employment Opportunity and Work–Family Balance Assistance Act (2007) - Act on the Prevention of Domestic Violence and Protection, etc. of Victims Thereof (1997) Programme: <ul style="list-style-type: none"> - Comprehensive Plan of Sexual Violence Prevention (2013) - Comprehensive Plan for Protection of Children and Women (2008) - Electronic Monitoring System (2007)

Economy	Policies that address women's access to education, training and skills development	Policies that address women's access to credit	Policies that enable women to return to work after maternity leave and to access carer's leave	Policies that address discriminatory employment practices and restrictions on women's employment in certain sectors	Policies that address constraints on women's freedom from violence and freedom for movement
Malaysia	<p>Policy:</p> <ul style="list-style-type: none"> - Malaysia Education Blueprint 2013-2025 (2011) - Education Act (1996) <p>Programme:</p> <ul style="list-style-type: none"> - IER: International training workshops for women in science, technology and innovation (STI) (2015–2018) - Malaysia Education Blueprint 2013–2025 (2011) - YWCA Vocational Training Opportunity Centre (1998) - IER: Lifelong learning - IER: Graduate employability 	<p>Policy:</p> <ul style="list-style-type: none"> - Islamic Family Law (Federal Territories) Act (2005) - The Banking and Financial Institution Act (1989) <p>Programme:</p> <ul style="list-style-type: none"> - Malaysia Chinese Women Entrepreneur Foundation Loan (2011) - IER: TemanNita Financing Scheme - IER: MySME Lady 	<p>Policy:</p> <ul style="list-style-type: none"> - IER: Government Grants for Child Care (2019) - IER: Tax Relief (2019) - Employment Act (1955) - IER: Double Tax Deduction - IER: Electricity Bill Discount - IER: Maternity Leave <p>Programme:</p> <ul style="list-style-type: none"> - IER: The Career Comeback (2015) - IER: Work–Life Practices - IER: Work @ Women - IER: Flexible Work Arrangements - IER: Income Tax Exemption 	<p>Policy:</p> <ul style="list-style-type: none"> - IER: 30% policy - quota for women in leadership and policymaking roles IER: National Entrepreneurship Policy 2030 - National Policy on Women and its Action Plan <p>Programme:</p> <ul style="list-style-type: none"> - IER: Malaysian Global Innovation & Creativity Centre (2015) - Women Entrepreneurs Financing Programme (WEFP) (2015) - Women in Leadership Malaysia (2014) - Azam Niaga and 1Nita - IER: Women Netpreneur Programme - IER: Dialogues & information sharing sessions with the Presidents of Women Entrepreneurs Associations 	<p>Policy:</p> <ul style="list-style-type: none"> - Code of Practice on the Prevention and Eradication of Sexual Harassment in the Workplace (1999) - Employment Act (1995) - IER: Employment Act (1955) - Penal Code Act 574 (2014)
Mexico	<p>Policy:</p> <ul style="list-style-type: none"> - General Law of Education (1993, Amended in 2015) <p>Programme:</p> <ul style="list-style-type: none"> - NiñaSTEM Pueden Initiative (2017) - Economic Autonomy Project (2008–2014) 	<p>Policy:</p> <ul style="list-style-type: none"> - National Policy for Financial Inclusion (2016) - The Federal Civil Code, Article 52 & 2 (2000) <p>Programme:</p> <ul style="list-style-type: none"> - Comprehensive Inclusion Programme (<i>Programa Integral de Inclusión</i>) (2014) - Life Insurance Programme for Female Heads of Household - Microfinance Fund for Rural Women (FOMMUR) - National Financing Programme for Microenterprises and Rural Women (PRONAFIM) - SME Women Programme 	<p>Policy:</p> <ul style="list-style-type: none"> - Federal Labour Law (2019) - Care Leave for Parents with Child with Cancer (2009) - Childcare Facilities To Support Working Mothers (<i>Estancias Infantiles para Apoyar a Madres Trabajadoras</i>) (EI) (2007) - Social Security Law (1973) - Adoption Leave - Guarderías - Maternity Leave Labour Code (1998), Article 170 and Decree on Paternity Leave (2016), Article 3 - New Mothers Support on Returning to Work - Paternity Leave Labour Code, Article 170 and Decree on Paternity Leave, Article 3 	<p>Policy:</p> <ul style="list-style-type: none"> - IER: Mexican Standard in Labour Equality and Non-Discrimination (2015) - Federal Labour Law (2012) - IER: Gender Equity Model (2007) - IER: Action Guide against Discrimination 'Institution Committed to Inclusion' (ICI Guide) (no year of establishment) <p>Programme:</p> <ul style="list-style-type: none"> - Programme for Women in Agriculture (PROMUSAG) 	<p>Policy:</p> <ul style="list-style-type: none"> - Chapter II General Law for Women to Access a Life Free of Violence (2007) - General Law for Women to Access a Life Free of Violence (2007) - Labour Law of Mexico (1932), Article 77 - Gender Violence Alert against Women

Economy	Policies that address women's access to education, training and skills development	Policies that address women's access to credit	Policies that enable women to return to work after maternity leave and to access carer's leave	Policies that address discriminatory employment practices and restrictions on women's employment in certain sectors	Policies that address constraints on women's freedom from violence and freedom for movement
New Zealand	Policy: - Human Rights Act (1993) Programme: - National Science Challenges (2014) - Girls Code - Lightning Lab XX - Innovative Young Minds - - Hello Café - Programming Challenge for Girls	Policy: - Human Rights Act, sect. 44 (1993) Programme: - Microfinance Loan for Women: Angel Fund Wahina Putea	Policy: - IER: Employment Relation Act (2000) - Parental Leave and Employment Protection Act (1987, Amended in 2016) Programme: - Amount of Parental Leave Payment (2016) - Employee's Notice in Relation to Return to Work (2016) - Partner's Leave (2006) - 20 hours free early childhood education - Early Learning Payment - Childcare Subsidy (CCS) - Childcare Assistance Payment (GCAP) - Flexible Childcare Payment - IER: Parental Leave Policy - IER: Support for Working Parents - Out of School Care and Recreation (OSCAR) Subsidy	Policy: - Employment Relations Act (2000) - Human Rights Act (1993) - Equal Pay Act (1972) Programme: - Gender Pay Gap Action Plan (2018) - Future Directors Programme (2013) - Business Mentors New Zealand - Equal Pay Amendment Bill (2020) - Executive Ready - Gender Pay Principles - IER: Māori and Pacific Trades Training Programme - Pre-incubation Loans - Advanced Leadership Programme - Flexi-wage Programme - Māori Business Growth Supports - New Zealand Women in Leadership	Policy: - IER: Domestic Violence Victims Protection Act (2018) - Employee Relations Act (2000) - Human Rights Act (1995) - Domestic Violence Act (1993) Programme: - Joint Venture for Family Violence and Sexual Violence (2018) - Integrated Safety Response Model (2016)

Economy	Policies that address women's access to education, training and skills development	Policies that address women's access to credit	Policies that enable women to return to work after maternity leave and to access carer's leave	Policies that address discriminatory employment practices and restrictions on women's employment in certain sectors	Policies that address constraints on women's freedom from violence and freedom for movement
Papua New Guinea	Policy: - Constitution of the Independent State of Papua New Guinea (1975) Programme: - Boosting Education Standards Together in PNG (BEST PNG) Programme (2019–2022) - Provision of Microfinance Training to Women in Yangoru-Saussia District, East Sepik (2016–2019)	Policy: - IER: National Informal Economy Policy (NIEP) (2011) - Constitution of the Independent State of Papua New Guinea (1975) Programme: - Pacific Financial Inclusion Programme (2019) - IER: Gender Equity Social Inclusion Policy for Microfinance Institutions (2017) - IER: National Financial Inclusion Strategy (2016–2020) - IER: National Financial Inclusion & Financial Literacy Strategy (2014–2015) - IER: National Financial Inclusion Strategy	Policy: - Employment Act (1978)	Policy: - Employment Act (1978) - IER: Gender Equity and Social Inclusion Policy Programme: - Young Women's Leadership Programme, Bougainville (2016–2018) - Project of Creating an Entrepreneurial Ecosystem for Women (2015–2017) - Research on Women's Leadership and Decision Making in the Pacific Project (2013–2016) - IER: Gender Equity and Social Inclusion Policy, Action Plan	Policy: - Criminal Code (1974) Programme: - The Port Moresby Safe Cities Programme (2012–2019)
Peru	Policy: - Equal Opportunity Plan for Men and Women (2002–2005) - Law 26772 (1997) - Law 27558 on rural girls' education (2001) Programme: - Mobile MaCTec Bus Labs/Mini Academy of Science and Technology (2015) - Women's Training Programme for Seasonal Employment (2001) - Credit and Savings Programme (1993) - PROARTEX Project for Developing the Skills of Poor Female Textile Artisans - Programme for Business Management Training and the Development of Output	Policy: The Civil Code (1984) Programme: Microcredit	Policy: - Law 30709 (2017) - Maternity Leave Programme: - Wasa Wasi (1993)	Policy: - Law 30709 (2017) - Law 26772 (1997) Programme: - FONDEME-BONOPYME (Peru Entrepreneur Programme) - Project to Support Income Generating Social Initiatives for Poor Women (PIES) - Self-employment and Microenterprise Programme (PRODAME) - Women Entrepreneurs Programme (PROFECE)	Policy: - Law to Prevent and Punish Sexual Harassment (2003) - Equal Opportunity Plan for Men and Women (2002–2005)

Economy	Policies that address women's access to education, training and skills development	Policies that address women's access to credit	Policies that enable women to return to work after maternity leave and to access carer's leave	Policies that address discriminatory employment practices and restrictions on women's employment in certain sectors	Policies that address constraints on women's freedom from violence and freedom for movement
Philippines	<p>Policy:</p> <ul style="list-style-type: none"> - Magna Carta of Women (2009) - Act Providing Assistance to Women Engaging in Micro and Cottage Business Enterprises (1995) <p>Programme:</p> <ul style="list-style-type: none"> - National Science and Technology Fair: Girls in Science Forum (2020) - TESDA Women's Center (1991) 	<p>Policy:</p> <ul style="list-style-type: none"> - Act Promoting Job Generation and Inclusive Growth through the Development of Micro, Small and Medium Enterprises (2014) - Act Providing Assistance to Women Engaging in Micro and Cottage Business Enterprises (1995) - Women in Development and National Building Act (1991) <p>Programme:</p> <ul style="list-style-type: none"> - Women Entrepreneurs (2019) - Cooperative Lending Programme (2018) - Inclusive Lending for Aspiring Women Entrepreneurs Programme (2015) 	<p>Policy:</p> <ul style="list-style-type: none"> - 105-Day Expanded Maternity Leave Law (2018) <p>Programme:</p> <ul style="list-style-type: none"> - National Early Childhood Care and Development Programme (2012) 	<p>Policy:</p> <ul style="list-style-type: none"> - Act Promoting Job Generation and Inclusive Growth through the Development of Micro, Small and Medium Enterprises (2014) - Act Providing Assistance to Women Engaging in Micro and Cottage Business Enterprises (1995) - Amendment of Labour Code (1988) - An Act Strengthening the Prohibition on Discrimination against Women with Respect to Terms and Conditions of Employment, Amending for the Purpose Article One Hundred Thirty-Five of the Labour Code (1988) <p>Programme:</p> <ul style="list-style-type: none"> - Security and Exchange Commission Advisory (2015) - GREAT Women Project 2 (2014–2020) - Philippine Framework Plan for Women (2001–2004) 	<p>Policy:</p> <ul style="list-style-type: none"> - Anti-Violence Against Women and Their Children Act (2004) - Labour Code of the Philippines (1974) <p>Programme:</p> <ul style="list-style-type: none"> - Plan Framework of the Philippine Plan for Gender-Responsive Development (1995–2025)

Economy	Policies that address women's access to education, training and skills development	Policies that address women's access to credit	Policies that enable women to return to work after maternity leave and to access carer's leave	Policies that address discriminatory employment practices and restrictions on women's employment in certain sectors	Policies that address constraints on women's freedom from violence and freedom for movement
Russia	<p>Policy:</p> <ul style="list-style-type: none"> - Constitution of Russia (1993, amended 2020) <p>Programme:</p> <ul style="list-style-type: none"> - Women for Sustainable Industrial Development (2019) - IER: Professional Education, Retraining and Career Development for Women on Parental Leave (since 2011) - The SMEs and Support for Individual Entrepreneurial Initiative National Project - National Action Strategy for Women (2017-2022) and Plan of Action to Implement the Strategy (2019-2022) - My Business centers provide financial (credit, guarantee, leasing) services, consulting and education support for entrepreneurs, including women); - The Open Education Platform (2015) - Innovative Skolkovo Foundation (2010) and Skolkovo Institute of Science and Technology (Skoltech, 2011) initiatives - Federal educational project "Mom entrepreneur" (2016) 	<p>Program:</p> <ul style="list-style-type: none"> - SMEs and Support for Individual Entrepreneurial Initiative - National Project includes special product for women's entrepreneurship - providing microloans at a preferential rate through regional public microfinance organizations 	<p>Policy:</p> <ul style="list-style-type: none"> - Labour Code (2001) <p>Programme:</p> <ul style="list-style-type: none"> - IER: Facilitation of Women's Employment – Creation of Pre-school Education Environment for Children Aged of up to Three Years - The Government Programme "Promotion of Employment of Population" (2013) - The Demography National Project (2019) - the Federal Project "Promotion of Women's Employment — Creation of Pre-school Education Environment for Children at the Age of up to Three Years " (2019) 	<p>Policy:</p> <ul style="list-style-type: none"> - IER: Ministry of Labour Order no. 512H (2019) - Labour Code (2001) - Constitution of Russia (1993, amended 2020) -- Federal Law "On Employment of the Population" (1991), <p>Programme:</p> <ul style="list-style-type: none"> - ABC's of Entrepreneurship (2018) - Mom Entrepreneur (2018) - Women's Cooperation in World Trade 	<p>Policy;</p> <ul style="list-style-type: none"> - Criminal Code (1996, amended 2020) - Criminal Procedure Code of Russia (2001, 2018 – amended with new preventive measure) <p>Programme:</p> <ul style="list-style-type: none"> - IER: Cooperation on the Implementation of the Russian Federation National Action Strategy for Women (2017–2022) - Federation National Action Strategy for Women (2017-2022) - Center for Assistance to Victims of Domestic Violence (2018) - legal assistance on domestic violence issues

Economy	Policies that address women's access to education, training and skills development	Policies that address women's access to credit	Policies that enable women to return to work after maternity leave and to access carer's leave	Policies that address discriminatory employment practices and restrictions on women's employment in certain sectors	Policies that address constraints on women's freedom from violence and freedom for movement
Singapore	Policy: <ul style="list-style-type: none"> - Constitution of the Republic of Singapore (1965) Programme: <ul style="list-style-type: none"> - SG Women In Tech Community Platform (2019) - Girls2Pioneers (2018) - Science Technology, Engineering, and Mathematics Applied Learning Programme (2017) 	Policy: <ul style="list-style-type: none"> - Women's Charter (1961) Programme: <ul style="list-style-type: none"> - MicroCredit Business Scheme (2011) - SPRING Singapore (1996) 	Policy: <ul style="list-style-type: none"> - Child Development Co-Savings Act (2001) - Employment Act (1968) Programme: <ul style="list-style-type: none"> - IER: Career Trial (2019) - IER: Tripartite Standard Unpaid Leave for Unexpected Care Needs (2018) - IER: Flexible Work Arrangements (2017) - IER: Work-Life Grant (2017) - IER: SkillsFuture (2016) - IER: Families for Life and Centre for Fathering (2006 and 1990) - Kindergarten Fee Assistance Scheme (KiFAS) (2006) - Child Care & Infant Care Subsidies (2003) - Baby Bonus Scheme (2001) - Government-Paid Maternity Leave Scheme (2001) - IER: More and Affordable Early Childhood Services (Varied) - Child Care Financial Assistance - Integrated Child Care Programme 	Policy: <ul style="list-style-type: none"> - Code of Corporate Governance (2012) - Tripartite Alliance for Fair and Progressive Employment Practices (2006) - Constitution of the Republic of Singapore (1965) Programme: <ul style="list-style-type: none"> - MentorConnect (2019) - IER: Women on Boards (2012) - Fair Employment Practices (2007) 	Policy: <ul style="list-style-type: none"> - Tripartite Advisory on Managing Workplace Harassment (2015) - Protection from Harassment Act (2014) - Constitution of the Republic of Singapore (1965) - Women's Charter (1961)

Economy	Policies that address women's access to education, training and skills development	Policies that address women's access to credit	Policies that enable women to return to work after maternity leave and to access carer's leave	Policies that address discriminatory employment practices and restrictions on women's employment in certain sectors	Policies that address constraints on women's freedom from violence and freedom for movement
Chinese Taipei	Policy: - Gender Equity Education Act (Amended in 2018) Programme: - Global Workers' Upskill Center Programme (vocational training for migrant workers) (2017) - Girls in Tech (2015) - Fifteen Role Models for Women and Girls in STEM book (2011) - IER: Gender and S&T Research Project	Policy: - Civil Code - Banking Act and Credit Cooperatives Act Programme: - Go Incubation Board for Startup and Acceleration Firms (GISA) (2014) - Financial Literacy Programme - IER: Phoenix Micro Start-up Programme	Policy: - Labour Standards Act (Amended 2019) - Act of Gender Equality in Employment (Amended 2016) - - Expanding Child Care Subsidy eligibility from child 0-2 and 5 years to child 0-6 years(2018)- Act of Gender Equality in Employment - Guiding Principles for Work Hours of Employees Accumulated Outside of Workplaces	Policy: - Labour Standards Act (Amended 2019) - Act of Gender Equality in Employment (Amended 2016) - IER: Gender Equality Policy Guidelines (2011) - IER: Business Consulting Service Programme (2007) - IER: Corporate Governance Best Practice Principles for TWSE/TPEX Listed Companies - IER: Principle of one-third gender ratio - Women Entrepreneurship Programme (2013)	Policy: - Labour Standards Act (Amended 2019) - Act of Gender Equality in Employment (Amended 2016) - Sexual Harassment Act (2005) - Family Violence Prevention Act (1998) - Sexual Assault Crime Prevention (1997)
Thailand	Policy: - Constitution of the Kingdom of Thailand (2017) - Gender Equality Act (2015) Programme: - UNESCO's Global STEM and Advancement (2017) - Women and Development Learning Centers (2012) - Cottage Industries Center (1990)	Policy: - Constitution of the Kingdom of Thailand (2017) - Gender Equality Act (2015) Programme: - Women Entrepreneurs Bonds (2019) - Thai Women Empowerment Fund (2012)	Policy: - Cabinet Resolution (2012) - Labour Protection Act (1998) Programme: - Childcare Subsidy for Poor Families (2015) - Second National Plan on the Elderly (2002–2021) - IER: Campaign on Maternity Leave and Paternity Leave - IER: Childcare Centers Close to Business and Residential Areas - IER: Childcare Center Campaign	Policy: - IER: Labour Protection Act (1998, Amended in 2008) - Gender Equality Act (2015) - Labour Protection Act (1998) Programme: - Thailand Women Entrepreneurs Start-up Competition (2016) - Cottage Industries Center (1990) - IER: Women Entrepreneur Network - National Women's Development Fund - Women Enterprise Incubation Centre	Policy: - IER: Draft of Policies and Measures for the Advancement of Women (2020) - Constitution of the Kingdom of Thailand (2017) - IER: Gender Equality Act (2015) - Labour Protection Act (1998, Amended in 2008) - Protection of Victims of Domestic Violence Act (2007) Programme: - Sex Disaggregated Data (2011–2015)

Economy	Policies that address women's access to education, training and skills development	Policies that address women's access to credit	Policies that enable women to return to work after maternity leave and to access carer's leave	Policies that address discriminatory employment practices and restrictions on women's employment in certain sectors	Policies that address constraints on women's freedom from violence and freedom for movement
United States	<p>Policy:</p> <ul style="list-style-type: none"> - INSPIRE Women Act (2017) - IER: Updated Equal Employment Opportunity in Apprenticeship Regulations (CFR 29 C.F.R. Part 30) (2017) -- <u>The Women in Apprenticeship and Nontraditional Occupations Act (1992)</u> - IER: Workforce Innovation and Opportunity Act (2014) - Title IX of the Education Amendments (1972) - The Civil Rights Act (1964) <p>Programme:</p> <ul style="list-style-type: none"> - Women@Energy Initiative (2019) - Girls of Energy Initiative (2019) - STEM Rising Initiative (2019) - IER: Re-Employment, Support, and Training for the Opioid Related Epidemic (RESTORE) Grant (2019) - IER: Women in Apprenticeship and Non-traditional Occupations (WANTO) Grant (2017) 	<p>Policy:</p> <ul style="list-style-type: none"> - <u>Equal Credit Opportunity Act (1974)</u> - Dodd-Frank Wall Street Reform and Consumer Protection Act (2010) <p>Programme:</p> <ul style="list-style-type: none"> - Women's Business Loans Programme (2019) - Establishment of Offices for Women Inclusion (2011) 	<p>Policy:</p> <ul style="list-style-type: none"> - <u>Federal Employee Paid Leave Act in FY2020</u> - <u>National Defense Authorization Act (2019)</u> - Federal Family Medical Leave Act (1993) - IER: Pregnancy Discrimination Act (1978) - Fair Labour Standards Act (1938) <p>Programme:</p> <ul style="list-style-type: none"> - Women, Infants, and Children Programme (2013) - Temporary Disability Insurance (2011) - Temporary Assistance to Needy Families (2002) 	<p>Policy:</p> <ul style="list-style-type: none"> - Women's Entrepreneurship and Economic Empowerment Act (2018) - Achieve Pay Equity Act (2015, New York state law) - Lilly Ledbetter Fair Pay Act (2009) - Promoting Women in Entrepreneurship Act (2017) - Women's Business Ownership Act (1988) - IER: Executive Order 11246 (1965) - The Civil Rights Act (1964) - IER: Equal Pay Act (1963) <p>Programme:</p> <ul style="list-style-type: none"> - SB-826 Corporations: Board of Directors (2019) - Dreambuilder: Online Training (2015) 5. Women's Business Centers (1998) 	<p>Policy:</p> <ul style="list-style-type: none"> - Violence Against Women Act (1994), as amended in 2000, 2005, and 2013 - IER: Civil Rights Act (1964) <p>Programme:</p> <ul style="list-style-type: none"> - Reporting Scheme for Sexual Harassment in a Workplace (2019) - Safe Dates Programme (2009) - IER: EEOC Select Task Force on the Study of Harassment in the Workplace
Viet Nam	<p>Policy:</p> <ul style="list-style-type: none"> - Education Law (2005) <p>Programme:</p> <ul style="list-style-type: none"> - Promoting School Girls' Interest and Participation in Science and Innovation through STEM Education and Digital Skills (2018) - Build-it Viet Nam Conference Inspires Women to Pursue STEM Careers (2016) 	<p>Policy:</p> <ul style="list-style-type: none"> - Constitution of the Socialist Republic of Viet Nam (1959) <p>Programme:</p> <ul style="list-style-type: none"> - Access to Micro Finance Programme (2016) - Vi Viet – An Innovative Financial Solution for Viet Nameese Women (2016) - Loan Programmes for Women Entrepreneurship in Banks - Microfinance Programmes for Women 	<p>Policy:</p> <ul style="list-style-type: none"> - Law on Social Insurance (2014) - Labour Code (2012) 	<p>Policy:</p> <ul style="list-style-type: none"> - Labour Code (2012) <p>Programme:</p> <ul style="list-style-type: none"> - National Women-led Business Start-up Programme (NW BSP) (2017) - Women's Initiative for Startups and Entrepreneurship (WISE) (2017) - Gender Equality Strategy (2016–2020) - National Strategy for Gender Equality (2011–2020) 	<p>Policy:</p> <ul style="list-style-type: none"> - Law on Occupational Safety and Health (2015) - Code of Conduct on Sexual Harassment in The Workplace (2015) - Law on Domestic Violence Prevention and Control Law (2007)

APPENDIX B. COMPREHENSIVE POLICIES AND PROGRAMMES ON EDUCATION IN THREE NORDIC ECONOMIES

Table 5.2. Education policies and programmes in Iceland

Iceland
Policy
<p>1. Parliamentary Resolution on a Three-year Gender Equality Action Programme (2016–2019). Aims to promote gender equality at school.</p> <p>2. National Curriculum Guide for Compulsory Schools (2015) Established a formal cooperation agreement on the financing and execution of external evaluation in compulsory education.</p> <p>3. White Paper on Education Reform (2014) Highlights two main goals for the Icelandic education system: higher achievement in reading and higher rate of on-time graduation.</p> <p>4. National Curriculum Guide (2012) This guide sets out the learning objectives for students and describes the core competencies and basic principles that should guide school activities.</p> <p>5. Regulation no. 230/2012, based on Article 34 of the Upper Secondary Act, no. 92/2008 (2012) Targeted at students with special needs in public and private upper secondary schools; aims to ensure that all students have equal opportunities in education; offers students sufficient learning opportunities, mentoring and support in stimulating learning environments, and adequate infrastructure.</p> <p>6. 2008 Act (2012) This Act on the recruitment of teachers and head teachers sets minimum requirements for teachers at different education levels.</p> <p>7. Quality Enhancement Handbook for Icelandic Higher Education (2011) Supports higher education institutions in enhancing the quality of the student learning experience and awarding degrees of a high standard.</p> <p>8. Act on Equal Status and Equal Rights of Women and Men No. 10/2008 (2008)</p> <ul style="list-style-type: none"> - Article 20 (Paragraph 2): No gender discrimination in retraining, continuing education (lifelong learning), vocational training; courses held to enhance vocational skills, and prepare for other assignments and occupations. - Article 23 (Paragraph 1): No gender discrimination in all policymaking and planning for schools and educational institutions, including sports and leisure activities. - Article 23 (Paragraph 2): Educational system should emphasise gender equality issues, such as equal role in society (work and family life). - Article 23 (Paragraph 3): No gender discrimination in educational materials and textbooks. - Article 23 (Paragraph 4): No gender discrimination in presentations on educational and vocational opportunities; counselling in the schools. - Article 23 (Paragraph 6): Monitoring of gender equality in schools and educational institutions is under the ministry in charge of education affairs (Ministry of Education). - Article 23 (Paragraph 7) as Article 473 in Amendment Act no. 126/2011: Monitoring of gender equality in schools and educational institutions is carried out by the gender equality counsellor especially for advice on gender equality issues. - Article 26 (Paragraph 1): It emphasises Article 20 Paragraph 2 which specifies no gender discrimination in retraining, continuing education (lifelong learning), vocational training, and study leave. - Article 28 (Paragraph 1): No gender discrimination in; teaching and studies, working methods, and day-to-day dealings with pupils. <p>9. National Literacy Pact Agreement to improve literacy and reading skills for compulsory students.</p> <p>10. Icelandic Student Loan Fund The Icelandic Student Loan Fund (<i>Lánasjóður íslenskra námsmanna</i>) is a public study loan programme where loans are given at low interest rates to all tertiary level students and to secondary school vocational students to cover their living costs.</p>
Programme
None identified

Source: Compiled by author.

Table 5.3. Education policies and programmes in Norway

Norway
Policy
<p>1. New Possibilities-NY GIV (2010–2013) National effort to increase successful completion of upper secondary education and training from 69% to 75%; government works with county and municipal authorities to provide better support for students at risk of dropping out.</p> <p>2. Education Act (2009) The Act was modified to include requirements for schools and municipalities to create a Quality Report based on data from the national quality assessment system.</p> <p>3. Gender Equality Act (Act of 20/04/2007) Section 16 states no gender discrimination in schools and educational institutions.</p> <p>4. Knowledge Promotion Reform (2006) This reform placed increased focus on basic skills and knowledge promotion and entailed a shift to outcome-based learning; new distribution of teaching and training hours per subject; a new structure of available courses within education programmes; and more autonomy at the local level. The main elements of the reform are: focus on basic skills, clear standards for learning, and decentralisation of decision-making</p> <p>5. Kindergarten Reform (2004) The reform consists of:</p> <ul style="list-style-type: none"> - Increasing accessibility to kindergarten by providing new places, setting maximum fees to parents, and funding public and private kindergartens. - Revision of the Kindergarten Act in 2005 - Revised framework for the content and role of kindergarten (2006) - National strategy for raising the competence of staff (2007–2010) - Strategy for recruitment of kindergarten teachers (2007–2011)
Programme
<p>1. The GNIST Partnership (SPARK) Teacher Recruitment Campaign (2009–2014) National partnership to ensure the quality of teachers in schools; aims to increase the quality and status of the teaching profession, teacher education, and school leadership.</p> <p>2. Assessment for Learning (2010) Programme to improve formative assessments.</p> <p>3. Homework Assistance Programme (2010) Reducing differences caused by the impact of parents' education on student achievement by focusing resources on the youngest pupils and enabling more learning to take place at school.</p> <p>4. National Guidelines for Differentiated Primary and Lower Secondary Teacher Education Programmes for Years 1–7 and Years 5–10 (2010) Designed to raise quality and help ensure a unified national structure in teacher education programmes for primary and lower secondary education.</p> <p>5. Leadership and Development Programme (2009) Provides training to school leaders with a focus on five key areas: pupils' learning outcomes and learning environment, management and administration, co-operation and organisational development, development and change, and leadership role.</p>

Source: Compiled by author.

Table 5.4. Education policies and programmes in Sweden

Sweden
Policy
<p>1. Discrimination Act (2008:567) - Chapter 3, Section 8: No gender discrimination in education, training, and skills development. - Chapter 3, Section 16: Education provider referred to in Section 14 is to draw up a plan each year containing an overview of the measures needed to (1) promote equal rights and opportunities for the children, pupils or students participating in or applying for the activities, regardless of sex, ethnicity, religion or other belief, disability or sexual orientation.</p> <p>2. Higher Education Act (1992:1434) Equality between women and men shall always be taken into account and promoted in the operations of higher education institutions</p>
Programme
<p>1. Gender Equality Policy in Sweden (2019) The third sub-goal of the gender equality policy in Sweden is equal opportunities and conditions between girls/women and boys/men with regard to education, study options, and personal development.</p> <p>2. Gender Mainstreaming in University and University Colleges (2016–2019) Aims to achieve 50% women professors in 2030.</p> <p>3. Curriculum for Upper Secondary School (2013) The fundamental value of this curriculum is equality between women and men referred to in Education Act (2010:800).</p> <p>4. Curriculum for Compulsory School, Preschool Class and School-Age Educare (2011) The curricula state that every person working in education shall contribute to a state of affairs where the pupil's academic and career choices are not limited by gender or by social or cultural background. The curriculum for compulsory school, pre-school class and out-of-school centres states that education shall actively and consciously promote the equal rights and opportunities of women and men. The curriculum for upper secondary school states that the teacher shall ensure that the content and structure of instruction has a gender equality perspective.</p>

Source: Compiled by author.

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