

Chapter 2

Women's Economic Empowerment

2.1 Introduction

The following section will review progress throughout Commonwealth countries on dimensions reflecting the extent to which women are being economically empowered. The analysis will utilise a range of measures reflecting basic barriers on the one hand, and assistance on the other, to women's engagement as productive economic agents in Commonwealth countries. In doing so, it will deal with SDGs 3, 5, 10 and 16, by examining the extent to which women are able to overcome barriers to their empowerment, the inequalities and labour market disparities they face, their exclusion from decision-making about economic resources, and their capacity to secure well-being and healthy lives for themselves and their families.

In an increasing number of countries, women work in servitude and are effectively in a state of forced labour, while many countries legally restrict women's agency and freedom of domestic movement. According to the World Bank (World Bank 2018a), women experience multiple restrictions in many countries preventing their engagement in economic activities. These restrictions encompass decisions affecting their movement, in getting a job, in conducting business transactions and in gaining access to institutions. For many women, these decisions cannot be made without their husband's permission. In 18 countries included in a recent World Bank study, women cannot get a job or pursue a trade or profession without permission from their husband. When women cannot independently decide where they want to go, travel or live, they are likely to face difficulty getting to work or conducting business transactions. After reviewing the data, the World Bank concluded that women are much more likely to assume leadership positions in public life when they have increased legal decision-making capacities (ibid.).

Women's freedom from forced labour, their freedom of domestic movement, their decision-making freedoms within marriage and their access to modern family planning methods are therefore featured among the range of economic empowerment indicators used within this section.

Several additional factors strongly impact upon women's capacity to enter and sustain their place in the labour market. Their entry into the workforce and their capacity to progress to their full potential, particularly in the economy's formal sector, is much more likely if they have completed their secondary school education (World Bank 2018b). Girls' secondary school completion rates therefore comprise part of this analysis.

However, their capacity to remain as productive workforce contributors often depends on their physical safety. Globally, the most common form of violence women experience is from an intimate partner (WHO 2017), and because almost one-third of women who have been in an intimate relationship have experienced physical or sexual violence, this dramatically influences women and girls' capacities to sustain their position in the workforce, or indeed their capacity to enter the workforce to begin with. Women and girls' exposure to domestic violence and their access to justice also comprise important components of this analysis and is a theme returned to in Section 3 of this report. Indeed, the World Bank report cited above found that in 65 per cent of the economies it surveyed, there were no laws protecting women and girls from sexual harassment, while 45 countries had no laws protecting women and children from domestic violence. Further, 59 countries did not have laws prohibiting sexual harassment in the workplace (World Bank 2018a).

After then reviewing women's actual labour force participation rates across the Commonwealth, the section looks at additional indicators reflecting measures assisting women to enter or remain in the labour force, and the status of female entrepreneurs within companies. Specifically, these dimensions examine the proportions of women who are able to move into the highest levels in companies.

The indicators used to reflect the above dimensions are women's access to paid parental (i.e., maternity and paternity) leave, their access to credit, the extent to which they have control over the land they cultivate, and their ownership and management of companies.

Importantly, as the World Bank has noted (ibid), the last two indicators reflect women's property rights in the agriculture and business sectors, which, as noted in this report's section on women in leadership, are positively associated with their leadership positions in these sectors. In other words, women are less likely to have business leadership positions in economies where their property rights are constrained. Lastly, each regional analysis will conclude by examining countries' results on a composite index measuring the gaps between women and men on labour force participation, remuneration for the same work and on career advancement. The section itself will end with a summary and a number of conclusions based on the data reviewed.

2.2 Africa

2.2.1 Constitutional rights required for economic empowerment

There are a number of prerequisites that must be met if women are to stand any chance of overcoming the multiple barriers to their economic empowerment. At the most basic level, these include freedom from forced labour, freedom of domestic movement, decision-making freedoms within relationships such as marriage, freedom from domestic and non-intimate partner violence, and access to justice.

When reviewing Commonwealth countries in Africa and the freedom from forced labour they confer upon women (see Figures 31 to 34, Annex One), there are several results worth noting. These are:

- All Commonwealth countries in East Africa perform better than the East Africa average (1). Kenya is the Commonwealth country in East Africa where forced labour is the most common (2.79 on a scale of 0 representing widespread forced labour to 4 representing a complete absence of forced labour); its assessment being the only Commonwealth country in East Africa to score lower than the sub-Saharan average (2.86). On the other hand, Rwanda comes closest to a total absence of forced labour with a score of 3.35.
- In Southern Africa, eSwatini (1.97) is substantially below the sub-Saharan regional average (2.86). Indeed, it has the among the highest levels of women in servitude in the world, only overtaking Saudi Arabia in the last 12 months.
- While South Africa and Namibia's performances improved significantly

after apartheid's termination, Mozambique and most noticeably Lesotho's records have recently worsened considerably.

- While most Commonwealth countries in West Africa have been assessed as being consistently above the sub-Saharan average, Cameroon's freedom from forced labour for women is noticeably below the sub-Saharan average, decreasing markedly since 2009. In contrast, The Gambia's record has improved substantially since 2016.

A second basic human right that, when denied, prevents women attaining economic empowerment is the right to freedom of domestic movement. Figures 35 to 38, Annex One, present trends on women's freedom of movement across the three relevant Africa subregions. Several noteworthy points emerge from the data, including:

- All Commonwealth countries barring eSwatini (2.42) were assessed as affording women substantially more freedom of domestic movement than the sub-Saharan average, which is 3.26 on a scale of 0 (i.e., no freedom of movement) to 4 (reflecting no restrictions on movement whatsoever). As with freedom from forced labour, eSwatini (2.42) ranks among the lowest in the world. Further, this indicator has not significantly improved over the last 20 years.
- In contrast, Seychelles (3.91) and The Gambia (3.87) lead all other Commonwealth African countries, with assessments substantially above the sub-Saharan average.
- Notwithstanding the positive results noted above, some Commonwealth countries have registered worrying recent decreases in this freedom. This includes dramatic decreases since 2015 in Rwanda and Uganda in East

Africa, in Southern Africa's Lesotho and Malawi, and in West Africa's Cameroon and Sierra Leone. The reasons for these sudden decreases across six countries in the same period warrant further investigation. This pattern contrasts with dramatic improvements in Mozambique and Zambia during the same period.

Two additional dimensions reflecting women's capacity to participate in economic activity include their independence in making decisions within marriage and their allowed level of responsibility for maintaining the family (Table 5, Annex Two).

Unlike some other regions, women in Commonwealth countries in Africa are not legally required to obey their husbands and, with the exception of Tanzania, are able to legally share responsibilities for their family's welfare.

2.2.2 Secondary school completion and family planning

Several additional factors each play a critical role in determining whether women and girls can reach their full potential as empowered contributors to the economy. The first of these is whether girls are able to complete their secondary schooling. Data reflecting secondary school completion results vary considerably across regions and countries. However, three countries, South Africa (78%), Mauritius (70%) and Nigeria (42%), record results well above the global (36.7%) average. While these data are no reflection of the quality of education that girls receive, they provide some indication of girls' exposure to educational opportunities. Table 6, Annex Two, presents these data.

At the other end of scale, only 3.3 per cent of The Gambia's girls complete secondary schooling, followed by Mozambique (4.4%), Uganda (4.7%),

Tanzania (6.2%) and eSwatini (8.3%). In each of these countries, with the exception of eSwatini, secondary school completion rates for girls lag well behind those of boys and indicate severe disadvantage for girls in meeting their full potential as contributors to their countries' economies.

Lastly, despite having moderate-to-low secondary school completion rates, Botswana, Lesotho, Namibia and eSwatini score highly on the World Economic Forum's educational attainment index (WEF 2017). This suggests that in these countries, girls and women achieve or approach parity with boys and men in primary, secondary and tertiary-level enrolments and in literacy levels, even though the secondary school completion rates of both sexes are not high. Table 6, Annex Two, details girls' secondary school completion rates across most Commonwealth countries in Africa, together with data on parity between girls' and boys' educational enrolments and literacy levels.

The availability of modern family planning methods for African women (Table 7, Annex Two) also fluctuates markedly across the continent. In general, modern family planning methods are much more available in Southern African Commonwealth countries than elsewhere in Africa, with South Africa (83%), eSwatini (77.3%) and Lesotho (75.5%), the only countries providing more than 75 per cent of reproductive-aged women access to this basic means of gaining control over their reproductive and, in turn, working lives.

Mozambique is an exception to this rule in Southern Africa, with only 38.4 per cent of Mozambique women able to access non-traditional family planning methods. Women in West Africa are

generally highly disadvantaged in terms of their capacity to access modern family planning methods, with women from The Gambia (25.1%), Cameroon (33.6%), Sierra Leone (34.4%), Ghana (36.2%) and Nigeria (38.5%) experiencing severe restrictions in accessing these options.

2.2.3 Exposure to violence and access to justice

A set of data reflecting a critical dimension of whether women can participate in the workforce with physical and emotional security is the extent to which they are subjected to violence by an intimate partner at some time in their lives (2), together with their access to justice to be able to secure protection from such violence. Table 8, Annex Two, provides data from Commonwealth countries on intimate partner violence, violence resulting in considerable costs – physically, psychologically and financially – to women, their families and their communities, while Table 9 (Annex Two) presents data on women's access to justice.

When reviewing regional averages of intimate partner violence experienced by women and girls at some stage in their lives, the reported incidence appears to be only slightly less in Africa (36.6% of women) than the region reporting the highest incidence, i.e., Asia (37.7%). Five of the twelve Commonwealth African countries for which data are available are above the Africa average, with Rwanda (56%), Cameroon (51%), Uganda (51%) and Zambia (50%) recording levels indicating that the experience is shared by more than one in every two women and girls at some stage in their lives.

These rates are extraordinary when compared with South Africa (13%), where, although not perfect,

certain policy settings and practices appear to be reducing the problem. The South Africa experience may offer some salient lessons to other African countries dealing with how best to reduce the problem.

The extent to which women enjoy equal, secure and effective access to justice across Commonwealth Africa has, since 1997, registered deteriorations in 11 of the 19 African countries assessed.

The most marked deteriorations have taken place in Botswana, Cameroon and South Africa, although the situation in Kenya, starting from a very low baseline, has also deteriorated considerably. In Kenya's case, women's access to justice appeared in 2017 to be negligible. Further, while less dramatic deteriorations have taken place in Ghana, Mauritius and Mozambique over the last 20 years, these countries have, during this time, *improved* men's access to justice.

Commonwealth countries in Africa scoring well above the global average (2.48 on a scale of 0 [no access to justice] to 4 [full access to justice]) include Ghana (3.25), Seychelles (2.97), Rwanda (2.86), Nigeria (2.84) and The Gambia (2.8). However, the longer-term trends in women's declining access to justice reflected in Table 9 (Annex Two) suggest that a great deal of work needs to be done to reverse such trends.

2.2.4 Labour force participation

Labour force participation rates (3) (World Bank 2017) are a key indicator reflecting the extent to which women are becoming economically empowered. Table 10, Annex Two, presents trends in women's participation in both the formal and informal sectors from 1990 until 2017. In Africa:

- All Commonwealth countries – with the exceptions of Botswana (84%), The Gambia (76%), Mauritius (62%), Nigeria (84%), South Africa (77%) and eSwatini (63%) – were above the 2017 sub-Saharan average (86%).
- Rwanda and Mozambique registered 100 per cent of their populations aged 15 or over participating in the labour force, with Sierra Leone close behind (97%). In poorer economies, a large part of this employment is in the informal sector.
- Four countries have shown strong increases between 1990 and 2017. These are Botswana (61% to 84%), Mauritius (47% to 62%), Namibia (75% to 90%) and South Africa (63% to 77%). However, Mauritius' increase is from a very low baseline.
- Of concern is the result that three countries showed reversals. These were Lesotho (82% to 80%), Malawi (97% to 88%) and Tanzania (96% to 91%). Two country economies produced around the same employment opportunities for women, i.e., Kenya (91%) and Sierra Leone (97%) over the 1990 to 2017 period.

2.2.5 Access to credit

One factor facilitating women's ability to engage in the workforce as entrepreneurs – a common role for women in both the informal and formal sectors – is the availability of credit. In sub-Saharan Africa, women have among the lowest borrowing rates in the world, although in most Commonwealth countries throughout the continent, women appear to make more use of credit than in their non-Commonwealth African counterparts.

There are three very notable exceptions to this result. These are Botswana

(2.1%), Cameroon (3.8%) and Lesotho (2.3%), where lower proportions of females aged 15 or above borrow money to establish, operate or expand a farm or business, compared with the sub-Saharan Africa average of 4.2 per cent of women doing so. It should be noted here that this average is less than one half of the global average (9.8%).

In Botswana, the lower proportions of women borrowing money to establish a business or farm reflect a pattern of lower-than-average borrowings for *any* purpose. In Botswana, only 32.1 per cent of women borrow money at all, compared with the sub-Saharan average of 43.3 per cent and the global average of 44.9 per cent: a result perhaps influenced by cultural or religious factors. However, the same cannot be said of either Cameroon (52.6%) or Lesotho (49.3%), where borrowing money is far more common than for women elsewhere in sub-Saharan Africa and indeed throughout the world.

Lastly, very low proportions of women that do borrow money in Botswana (4.1%), Cameroon (5.7%), and Lesotho (4.4%) do so from financial institutions, with them choosing instead to use family, friends, local shops, private lenders or savings clubs.

In contrast to these figures, much larger proportions of women in Uganda (13.6%) and Ghana (8%) borrow money to establish a business or operate/expand a farming enterprise. In Ghana, this figure is notable because the country has much lower proportions of women borrowing money for any purpose (37.6%) than the sub-Saharan average (43.3%). Table 11, Annex Two, presents data on women's use of credit in Commonwealth countries across Africa.

2.2.6 Paid parental or maternity leave

An additional factor often playing a critical role in sustaining their workforce participation, particularly for women in the formal sector, is the availability of paid maternity or parental leave. When reviewing the availability of this benefit to women in Commonwealth countries across Africa, several results are worth noting. These are:

- While all Commonwealth African countries provide paid leave to mothers, fathers or both, some legislate for parents to receive paid leave for considerably longer periods than others. Those countries facilitating parental (whether maternity and/or paternity/parental) leave for the longest periods are The Gambia (190 days paid leave), followed by South Africa (123 days paid leave), Mauritius and Seychelles (103 days paid leave each), Kenya (100 days paid leave) and Cameroon (98 days paid leave).
- At the opposite end of the spectrum are eSwatini (14 days paid leave), Malawi (56 days paid leave) and Mozambique (61 days paid leave).
- All other Commonwealth Africa countries have legislated for between 80 and 89 paid leave days for parents. Table 12, Annex Two, details this information.

2.2.7 Control over land holdings

The review thus far of indicators reflecting the factors facilitating women's participation in the labour force has not yet focused on women in the agriculture sector, and the extent to which these women have control over their productive processes. However, in most of the Commonwealth countries under review in Africa, the agricultural sector employs the vast

majority of women. How women fare within this sector, in terms of their control over the land they are using to produce agricultural outputs, therefore warrants close review.

An analysis of data detailing the sex of agricultural holders, i.e., the person making the major decisions regarding resource use, production and management of the agricultural holding (4), leads to two notable conclusions. These are that three Commonwealth countries in Africa, Botswana (34.7%), Malawi (32.1%) and Lesotho (30.8) have women managing agricultural holdings in higher proportions than elsewhere in the world. The fact that these higher-performing countries are still nowhere near achieving parity on control of agricultural land with men is a reflection, among many other things, of the strong land inheritance discrimination that women often face.

This is particularly evident in African countries positioned at the opposite end of the spectrum to those countries referred to above. Very low proportions of women in The Gambia (8.3%) and Nigeria (10%) have control over their agricultural resources, reflecting rural economies almost exclusively controlled by men at the subnational and most likely, national, levels. Table 13, Annex Two, details the data available on agricultural holdings by sex.

2.2.8 Ownership and management of companies

Lastly, as an indicator of women's economic empowerment within the private sector, women's status in terms of ownership and management of companies reveals several notable results. These are:

- While Cameroon was featured above as one of the three countries where

women did not access credit to establish, operate or expand farms or businesses, in 2016 the country had the highest proportion of companies with majority female ownership (31%), accompanied by a comparatively high proportion of women as top managers in companies (22.9%). These figures reveal a very large increase from the 2009 baseline of 10.1% of Cameroon companies with majority female ownership and 10 per cent of women as top company managers.

- Namibia (25.6%), Lesotho (25.4%), Zambia (19.0%) and Sierra Leone (16.9%) are also well above the sub-Saharan Africa average (13%) of the proportion of companies with majority women ownership. These countries also exceed, or in Sierra Leone's case equal, the sub-Saharan Africa average (15.9%) of companies with women as their top managers.
- In contrast, Mauritius, with only 4.9 per cent of its companies registering majority female ownership, is the third lowest of all countries for which data on this indicator are collected, while all other African countries surveyed, with the exceptions of eSwatini (16.9%), Ghana (14.7%) and Nigeria (13.25), fall below the sub-Saharan Africa average of 13 per cent of companies with majority women ownership.

Similarly, only four Commonwealth African countries exceed the sub-Saharan Africa average (15.9%) of women occupying top management positions in companies. Among these, eSwatini has the most impressive result (27.4%), followed by Zambia (23.8%), Rwanda (19.7%) and Botswana (16.5%). Table 4, Annex Two, provides this information.

With some exceptions noted above, Commonwealth countries in Africa appear to be lagging well behind other regions and the global average in terms

of women owning companies and occupying top management posts.

The fact that it makes sense for increased productivity to promote women into more senior positions within the private sector has not yet been translated into company policies and practice in Commonwealth countries across the continent.

2.2.9 The economic participation and opportunities index

A final summary measure warranting review in assessing the extent to which women are economically empowered in Commonwealth African countries is their position on the World Economic Forum's economic participation and opportunities index. The index measures: a) the participation gap, i.e., the difference between women and men in labour force participation rates; b) the remuneration gap, i.e., the ratio of estimated wage equality for similar work; and c) the advancement gap, i.e., the ratio of women to men among legislators, senior officials and managers, and the ratio of women to men among technical and professional workers (WEF 2017).

The index, presented in Table 14, Annex Two, reveals six Commonwealth countries in Africa ranking in the world's top 50 countries on the index, including three countries in the top ten. These are Botswana, ranked 6th, Rwanda, ranked 7th, and Namibia, ranked 9th. Other African Commonwealth countries ranking in the world's top 50 index positions are Mozambique (17th), Ghana (18th) and Kenya (44th).

These results suggest that women in these countries have drawn closer to men in terms of their participation in the labour force, their remuneration for completing the same work, and

their presence among legislators, senior managers and the skilled workforce. However, achieving parity with men in these and other areas reflecting women's economic empowerment will require attention to other requirements highlighted throughout this section. In Botswana's case, for example, less than one third of its girls are completing secondary school, women do not appear to be accessing credit to establish or expand farms or businesses, and Botswana's women have experienced a notable decrease in their access to justice over recent years.

In Rwanda's case, while Rwandese women benefit more than most in their access to justice, their labour force participation, their diminishing forced labour and their model status in majority political participation, they have experienced recent restrictions in their freedom of movement, while facing among the highest rates of violence from men. These examples indicate that the road to full economic empowerment and gender equality continues to present challenges for even those closest to parity on composite measures such as the economic participation and opportunities index.

2.3 Asia

2.3.1 Constitutional rights required for economic empowerment

When examining women's basic rights to be able to function as economic agents in Commonwealth Asian countries, i.e., women's freedom from forced labour, their freedom of domestic movement and their decision-making freedoms within marriage, several notable points emerge. These are:

- Bangladesh (2012) and Sri Lanka (2014) registered noticeable recent increases in women engaged in forced labour, although Sri Lanka has almost recovered since, nearly returning to its 2010 high point by 2017. In spite of this dip, Sri Lanka remains the region's leading performer in attempts to eliminate the practice and has always been well below the global average in its prevalence of forced labour.
- Pakistan, India and Bangladesh have consistently registered the highest records of forced labour, where the state is unwilling, or unable, to effectively contain the practice. Together with Malaysia and more recently Singapore, these countries have been consistently higher in forced labour prevalence than the global average.
- However, Singapore and Malaysia, together of course with Sri Lanka have recorded better results than their regional counterparts in attempting to control the practice.
- Concerning women's freedom of domestic movement, Singapore, Malaysia and Sri Lanka have consistently led the region on this indicator since 2009, scoring notably higher than the global average since 2012. Singapore returned by far the highest regional assessment of freedom for women in their domestic movement until 2013, when it was overtaken by Sri Lanka.
- All other countries recorded results that were markedly below the global average, with only Pakistan showing any noticeable improvement during the last 20 years; however, this improvement has been from an exceedingly low base line.
- In both Malaysia and Brunei Darussalam, unlike any other countries throughout Asia, women are legally

required to obey their husbands, placing further restrictions on their capacity to become economically active and independent. The same countries, together with Bangladesh and Pakistan, do not recognise women as legally responsible for the welfare of their families.

Annex One's Figures 39 and 40, and Table 5, Annex Two, provide the details from which the above conclusions are drawn.

2.3.2 Secondary school completion and family planning

In Commonwealth countries throughout Asia for which data are available, all countries except Pakistan exceed the low South Asia average of 27.7 per cent of women aged 20–24 having completed their secondary schooling. In Pakistan, the result is 24.5 per cent. Bangladesh leads both the region and all but six Commonwealth countries globally with 64.9 per cent, followed by Malaysia (45.1%), India (37.9%) and Brunei Darussalam (37.6%), each of which is ahead of the global average (36.7%). Singapore (31.0%) and Sri Lanka (28.1%), together with Pakistan, perform poorly on this measure, and will require a sizeable shift in priorities and resource allocations to reverse girls' very limited educational opportunities.

When considering educational attainment parity with boys, the region does very poorly – with Malaysia the top ranking Asian country, in 77th position. This indicates that boys in Commonwealth countries throughout Asia are given priority for educational opportunities and, as a result, attain higher literacy outcomes than girls. Table 6, Annex Two, provides this information.

In contrast to the above mixed results, women in Commonwealth Asian

countries appear to have better access to modern family planning methods than their African counterparts, again with the exception of Pakistan. In five of the region's seven Commonwealth countries, seven out of every ten women are able to meet their needs for modern family planning methods.

However, far fewer proportions of women in Pakistan (47.3%) and Malaysia (57.6%) are able to meet their family planning requirements.

This must, in turn, adversely affect women's capacity to determine when they enter or re-enter the workforce and how their caring roles balance with their need to generate a livelihood. Table 7, Annex Two, details these data.

2.3.3 Exposure to violence and access to justice

Two further conditions with serious impacts on women's capacities to securely participate in the workforce are the extent to which they are exposed to violence – by an intimate partner and/or by other people connected to their place of work – and their ability to access justice. Tables 8 and 9, Annex Two, present data from Commonwealth countries on these conditions.

Data on domestic violence perpetrated by intimate partners have not been systematically collected on a global level. The data available for Commonwealth countries in Asia (5) (WHO 2005) cover four countries. These are Bangladesh, India, Pakistan and Singapore. The World Health Organization (WHO) has also developed regional averages, including one for Southeast Asia. These data suggest that Asia may have higher rates of intimate partner violence than other regions, with WHO reporting a 37.7 per cent prevalence rate for women across

South-east Asia, while the prevalence in Bangladesh (53% of women reporting intimate partner violence) and Pakistan (39%) suggests the prevalence in those countries may be even worse. In India, 37 per cent of women surveyed reported experiencing intimate partner violence at some stage in their lives. By contrast, in Singapore 6 per cent reported intimate partner violence: a proportion among the lowest of all Commonwealth countries. This issue is dealt with in greater detail in Section 3 of this report.

The availability of justice for women exposed to experiences such as physical and/or sexual violence is limited in Asia. Further, in two Commonwealth countries, Bangladesh and India, women's access to justice between 1997 and 2017 has deteriorated. In Bangladesh, this deterioration has been striking, moving from 1.99 to 1.54 over the 20-year period on a scale of 0 (representing no access to justice) to 4 (reflecting unrestricted access to justice). Indeed, Bangladesh has now joined Pakistan (1.12) as the two lowest scoring countries in the Commonwealth on this measure.

On a positive note, both Singapore and Sri Lanka recorded substantial improvements during the 1997 to 2017 period, with Sri Lanka moving from 2.18 to 2.59 and Singapore increasing from 2.72 to 3.23, placing both countries well above the 2017 global average (2.48). Table 9, Annex Two, notes these developments.

2.3.4 Labour force participation

The factors discussed above have considerable impact on whether women can enter the labour force and under what circumstances. When examining labour force participation by women throughout Commonwealth countries in

Asia, five of the seven countries recorded notable increases in the percentages of women employed between 1990 and 2016. Owing perhaps to its previously large proportion of women engaged in enslaved labour, Pakistan recorded a 76.5 per cent increase (or 2.8% per annum) in women's labour force membership, moving from the very low baseline of 17 per cent to 30 per cent between 1990 and 2016. Brunei Darussalam (with a 57.7% or 2.2% per annum increase) and Singapore (up 41.1%, or 1.6% per annum) also recorded very large workforce participation increases for women during the same period.

However, the fact that two Asian economies showed reversals in women's labour force membership during this time indicates that progress has not been at all consistent throughout the region. Both India (42% to 35%) and Sri Lanka (57% to 47%) showed notable decreases during the period under review and, unless a result of measurement irregularities, this must be of considerable concern for policy-makers seeking to facilitate the country's economic development. Table 10, Annex Two, presents results for the Asia region.

2.3.5 Access to credit

The availability of credit is an important factor, often determining whether or not women can enter the workforce as entrepreneurs. In Commonwealth Asian countries, fewer proportions of women than the global average borrow money for *any* purpose. Singapore is the sole exception to this. More than one half of women in Singapore (51.6%) had borrowed money from some source in the 12 months preceding the survey, whether it be from family, friends, credit clubs or financial institutions such as banks.

A much higher proportion (15.6%) of those women borrowed their money from a financial institution than the global average (9.4%), and an unusually higher proportion of Singaporean women (20.9% against the 9.8% global average) borrowed money to establish, operate or expand a farm or business.

Women from other Commonwealth countries in Asia used credit much less frequently for establishing businesses than the global average, with South Asian women (3.7%) averaging considerably less than the global figure (9.8%) in borrowings for establishing, operating or expanding a farm or business. In addition to Singapore, two exceptions to this result are Malaysia and Sri Lanka. In Malaysia, although comparatively fewer women borrow money than elsewhere throughout the region, a large proportion of those that do (34.2%), do so from a financial institution (11.1% against the 9.4% global average) rather than from other sources. Most of these borrowings are for the purpose of establishing, operating or expanding a farm or business (10.2% of borrowers). The 31.7 per cent of women borrowing money in Sri Lanka adopt a similar profile, with half of these women borrowing money from a financial institution (15.7%); this is an exceptionally high percentage given the country's exceedingly low proportion of women borrowers.

By contrast, only 1.5 per cent of Pakistani women borrow money from a financial institution, with only 0.5 per cent borrowing money to establish, operate or expand a farm or business. As with other predominantly Muslim countries, religious beliefs are likely to play a role in this result. Combined with Pakistani women's lack of freedoms and access to opportunities noted elsewhere in this

report, it appears that women in Pakistan face very substantial barriers to their economic empowerment. Refer to Table 11, Annex One, for details of the above findings on women's use of credit in Asia.

2.3.6 Paid parental or maternity leave

When analysing Asia's paid parental leave data (see Table 12, Annex One), reflecting an important benefit influencing some women's employment choices, it becomes apparent that there is substantial variation across the region. More specifically:

- Of the seven Commonwealth countries in Asia, three score above the Commonwealth global average of the paid parental days that mothers, fathers or both are entitled to. These are India, providing parents with 182 combined days of parental leave, Singapore with 122 paid parental days, and Bangladesh, with 112 paid parental leave days.
- Four Commonwealth countries in the Asia region fall below the Commonwealth global average entitlement. These are Brunei Darussalam with a 91-day paid parental leave entitlement, Pakistan and Sri Lanka, each providing 84 paid parental leave days, and Malaysia, allocating 60 days, less than one third of the India total.

2.3.7 Control over land holdings

Data reflecting women's control over the land holdings they are associated with in the region's agricultural sector provide a number of conclusions, partly reflecting the degree to which women are in positions of control within the agriculture sector.

When compared with other Commonwealth regions, the proportion of Asian women in control of land holdings appears to be quite low. At the

lowest end of the land holding spectrum are Bangladeshi women, comprising only 4.6 per cent of agricultural land holders, indicating that the country's rural economy appears to be almost entirely controlled by men. On the other hand, Malaysia leads Commonwealth countries in Asia on this indicator, with 18 per cent of its agricultural land holders being women. Sri Lanka registers the next highest proportion at 16.3 per cent. As leading countries in the region, their results on this measure are still considerably below the Commonwealth average. Table 13, Annex Two, details these results.

2.3.8 Ownership and management of companies

Lastly, when reviewing women's status concerning ownership and management of companies (Table 4, Annex Two), the following key results emerge:

- Consistent with other results reported throughout this section, companies in Bangladesh have an exceedingly low proportion of female ownership (1.7%).
- This is followed by India (2.8%), Pakistan (8%) and Malaysia (10.4%). Indeed, all Commonwealth countries except Malaysia are placed below the exceedingly low South Asia average (9.6%).
- Similarly, the region also features as the lowest ranking region in the world in terms of women occupying top management positions. Again, Bangladesh records the lowest proportion of women occupying top management posts (4.8% of occupants), followed by Pakistan with 6 per cent, Sri Lanka (8.8%) and India (8.9%). Malaysia more than doubles India's rate, with 26.3 per cent of its companies led by women as top managers. This rate has undoubtedly been increased by the policy measures

recently adopted by the Malaysian government and referred to in Box 2 in the previous section. It also sheds light on initiatives potentially guiding other countries in the region in overcoming the constraints they are confronting in dealing with this management deficit.

2.3.9 The economic participation and opportunity index

With the exception of Singapore, Asia's Commonwealth countries have struggled to keep abreast of global averages on many if not all of the indicators referred to throughout this section. This is reflected in the gravitation by the region's countries to the economic participation and opportunity index's lowest rankings. The index is a composite measure of the difference between women and men in labour force participation rates, remuneration for similar work, and in advancement to positions as legislators, senior officials, managers, and technical and professional workers.

The index, presented in Table 14, Annex Two, shows that with the exception of Singapore, ranked 27th with a ratio of 0.752 or a 25 per cent short of parity on the above measures, no other Commonwealth country in the region ranks in the top 60 countries. In fact, four countries, Sri Lanka (123rd), Bangladesh (129th), India (139th) and Pakistan (143rd), rank very near to Syria (144th) as the lowest ranked country on the index.

The lack of parity in economic opportunities and participation experienced by women in these countries is consistent with many of the results presented in this section, particularly in the South Asia subregion's tolerance of forced labour, its below-average freedom of movement afforded to women, the lack of parity

in educational opportunities, and the subregion's higher prevalence of violence against women and girls. The below-average access by the subregion's women to credit and realisation of their legal rights, together with the overwhelming control of agricultural and business resources by men, also highlights the challenges faced by South Asian women in becoming economically empowered.

2.4 The Caribbean and Americas

2.4.1 Constitutional rights required for economic empowerment

An assessment of women's basic rights to be able to perform as economic agents in Commonwealth countries in the Caribbean and Americas region yields the following from Figures 41 and 42 (Annex One):

- For most of the period under review (1997 to 2017), those countries for which data are available only recorded infrequent instances of women's forced labour associated with, for example, the criminal underground.
- The only exception to this was in Guyana between 1998 and 2015, where the practice existed among some groups, but was not widespread and was usually actively opposed by public authorities. Since 2015, the practice in Guyana has decreased to 'infrequent'.
- Concerning women's freedom of domestic movement in the region, virtually all women enjoy freedom of movement, and indeed all of the five countries within the region for which data are available score above the Caribbean and world averages.

However, since 2012, Canada has recorded a pronounced *decrease* in the freedom of movement for women, due to the Quebec provincial government's passing an emergency law to stifle student-led demonstrations against tuition fees and the mass arrests of protestors and use of tear gas to control them.

- Lastly, all Commonwealth countries in the region have no legal requirement that women obey their husbands. Each country recognises women and their spouses as sharing legal responsibility for their family's welfare.

2.4.2 Secondary school completion and family planning

When young women's secondary school completion and educational attainment rates for the Caribbean and Americas are examined, it appears that young women's secondary completion rates vary significantly across the region, ranging from 71.7 per cent of 20 to 24-year-olds in Trinidad and Tobago completing their secondary education to 13.7 per cent of the same age group in Barbados. The Barbados result had actually decreased since 2000 from 27.1 per cent.

Most Commonwealth countries in the Caribbean, including Belize (47.2%), Guyana (55.7%) and Jamaica (45%), registered results significantly above the UN Children's Fund's (UNICEF) estimate of 36.7 per cent of young women having completed secondary schooling globally (refer to Table 6, Annex Two). Further, four of the five Caribbean Commonwealth countries achieve parity on the WEF educational attainment index, reflecting an absence of any disparity between girls and women on the one hand, and boys and men on the other, in terms of

attendance in all tiers of education and literacy level outcomes (WEF 2017).

Commonwealth countries throughout the Caribbean and the Americas have among the highest levels of modern family planning availability throughout the Commonwealth. Six Commonwealth Caribbean countries report rates of satisfied demand that are above the Caribbean small states average (76.1%). These are Antigua and Barbuda (77.9%), The Bahamas (82.1%), Dominica (77.7%), Grenada (77.9%), Jamaica (83.1%), and Saint Vincent and the Grenadines (79.4%). Canada leads the region, with 87.5 per cent of its demand for modern family planning methods being met.

However, five of the region's Commonwealth countries have levels of unmet demand for family planning methods that are above the small Caribbean state's average. Among these, Guyana has only six out of every ten of its women of reproductive age able to access modern family planning methods, with Trinidad and Tobago only slightly higher than this rate (63.4%). Annex Two's Table 7 details these findings.

2.4.3 Exposure to violence and access to justice

While women in the Caribbean and Americas appear to have varying secondary education opportunities and some have access to modern family planning methods, the extent to which women have protection from violence remains unclear. This is due to the fact that survey data canvassing women's lifetime experience of violence from an intimate partner are only available for women in Jamaica and Canada, together with a regional average.

These data reveal that women in Canada report experiencing by far the lowest incidence of intimate partner violence

across all countries surveyed, with 6 per cent of women disclosing an experience of intimate partner violence. This figure is considerably lower than the average for all high-income countries (23.2%) and contrasts markedly with the 35 per cent of Jamaican women reporting the experience, an incidence much higher than the regional average (29.8%). Table 8, Annex One, presents the limited available data on violence experienced by women in the region.

While the extent of intimate partner violence occurring elsewhere throughout the region remains unclear, what is known with greater certainty is that women's secure and effective access to justice varies between being almost always observed in Canada, to being inconsistently observed throughout the Caribbean. Table 9, Annex Two, provides a historical perspective of women's access to justice in the five countries across the Caribbean and Americas for which data are available. It shows that only Jamaica is below the global average, scoring 2.46 against the world average of 2.48 on a scale of 0 (representing no access to justice) to 4 (indicating unrestricted access to justice). Lastly, two of the region's five countries participating in assessments recorded slight reversals in women's access to justice over the 1997 to 2017 period. These were Barbados and Canada.

2.4.4 Labour force participation

Women's labour force participation in Commonwealth countries in the Caribbean and Americas, with the exception of Jamaica, increased notably between 1990 and 2016. While in Jamaica, women's labour force participation decreased during this time from 76 per cent of women aged 15 and above to 74 per cent, all other

Commonwealth countries witnessed increases in women's labour force participation. In four countries, these increases were substantial, led by Belize, although from a very low base line (42% to 66%), Saint Lucia (60% to 81%), Saint Vincent and the Grenadines (55% to 73%), and Trinidad and Tobago (51% to 69%). Although most of these percentages remain quite low, the scale of increases over the 26-year period goes well beyond the Caribbean small state's average increase. Lastly, Canada's increase (76% to 87%) was also substantially above the North American average, indicating that women are now substantial but not equal contributors to Canada's economy.

2.4.5 Access to credit

Information on credit availability throughout the Caribbean and Americas, is only available for five countries, together with a set of regional averages. When examining these data, it becomes apparent that women in all five countries appear to have better access to credit than the regional average. Other notable points include:

- Higher proportions of women borrowers in Belize (15.4%), Jamaica (11.3%), Trinidad and Tobago (13.6%), and Canada (25.9%) borrow money from financial institutions compared with women from other regions reviewed in this report.
- With the exceptions of Canada (37.2%) and Trinidad and Tobago (9.6%), all other countries in the region borrow much less to establish, operate or expand a farm or business than the regional (11%) and global (9.8%) averages. Women in Belize (5.1%) and Jamaica (5.3%) have other priorities determining their borrowings. Table 11, Annex Two, presents this information in more detail.

2.4.6 Paid parental or maternity leave

In reviewing the data on Commonwealth countries across the region on paid parental or maternity leave, it appears that paid parental leave entitlements vary widely from 350 days in Canada to 56 days in Jamaica. All other Caribbean countries in the Commonwealth range from between 98 days in both Belize and Trinidad and Tobago, to 84 days in Barbados. Most of these countries are marginally below the Commonwealth's global average of 93 days. Table 12, Annex Two, lists these results.

2.4.7 Control over land holdings

Women's control over the land holdings in the agricultural sector throughout Commonwealth countries in this region ranges from a high of 30.2 per cent in Jamaica to a low of 8.1 per cent in Belize. However, the fact that the Belize data were collated in 2003 mitigates against drawing unqualified conclusions from them. Most of the other countries in the region for which data are available – with the exception of Trinidad and Tobago (14.7%) – rank just behind Jamaica. These are Saint Lucia (29.7%), Saint Kitts and Nevis (27.9%), and Canada (27.4%) (6).

All countries in the region – with the exceptions of Belize and Trinidad and Tobago – exceed the Commonwealth average of 19 per cent on this indicator. However, the results shown here, as with other regions assessed throughout this report, show a distinct lack of parity concerning women's control over the land holdings they work (see Table 13, Annex One).

2.4.8 Ownership and management of companies

Data reflecting women's ownership and management of companies in the

region have only produced a regional average rather than being available for each country within the region. This figure shows an average of 24.1 per cent of companies across the region with majority female ownership. This compares favourably with the global average (14.5%) and with the South Asia (9.6%) and sub-Saharan Africa averages (13%), although it is considerably below the East Asia and Pacific average of 28.6%.

Lastly, when data reflecting the percentage of firms with women occupying top management positions are examined, women in Saint Vincent and the Grenadines are much more likely (38.6%) to occupy such positions than women elsewhere in the Caribbean. This is the highest percentage of all countries included in the World Bank survey and is well in excess of the East Asia average (32.7%), where women do much better than their counterparts from other regions. All other Commonwealth Caribbean countries have more women in top company management positions than the regional average (21.8%), and in contrast to control of agricultural holdings, women in Belize occupy top management positions in one in every four (25.5%) Belize companies (refer to Table 4, Annex Two).

2.4.9 The economic participation and opportunity index

In contrast to all other Commonwealth regions, all Caribbean and Americas Commonwealth member countries included on this WEF index (WEF 2017) perform exceptionally well. The index is a measure of the differences between women and men in labour force participation rates, the remuneration they receive for similar work, and in their advancement to positions as

legislators, senior officials, managers, and technical and professional workers (see Table 14, Annex Two).

The index reveals that two Caribbean countries, Barbados (2nd) and The Bahamas (3rd) are ranked in the top ten of the 144 countries included in the index. The remaining three Commonwealth countries from the region for which data are available are ranked within the indexes' top 40 countries. These are Belize (21st), Canada (29th) and Jamaica (39th).

The much closer proximity to parity in economic opportunities and participation afforded to women in the Commonwealth's Caribbean and Americas' countries appears consistent with the region's lack of tolerance of forced labour and its lack of restrictions on women's domestic movement, its above-average secondary school completion rates for women and lack of discrimination between the sexes in access to education, and its above-average access to family planning methods. Data on violence against women is generally unavailable, while women's access to justice across the region's countries is above the global average. Concerning economic indicators, Commonwealth countries across the region have shown substantial increases over the last 26 years in women's labour force participation and much higher uses of credit to establish or expand businesses or farms. Women in Commonwealth Caribbean and Americas' countries have reasonable rather than generous parental leave benefits, while their control over agricultural and business assets remains considerably short of parity. This suggests that while approaching parity on workplace and career advancement dimensions,

Caribbean and Americas' women still confront significant challenges in reaching full economic empowerment.

2.5 Europe

2.5.1 Constitutional rights required for economic empowerment

Women's basic rights in Europe facilitating their roles as economic agents are analysed here and detailed in Annex One's Figures 43 and 44, together with Table 5, Annex Two. From the analysis, the following points are worth mentioning:

- In Cyprus, female servitude or other kinds of forced labour exist, but they are not widespread and are usually actively opposed by Cypriot authorities or only tolerated in some geographic areas or among particular groups. In the UK, the practice was very infrequent and only evident in the criminal underground until 2012. After 2012, the practice increased, but remains infrequent.
- While data are not available from Malta, the European Alliance for Human Rights in North Korea and the *Times of Malta* reported in 2016 that around 200 North Koreans were employed primarily in the textiles manufacturing or construction industries, in spite of Malta being a signatory to European Union employment laws prohibiting forced labour (*Times of Malta* 2016).
- The majority of women in Cyprus now enjoy freedom of domestic movement. However, this increased dramatically over the 20-year period from 1997 to 2017. In fact, prior to 1973, most women in Cyprus did not enjoy freedom of domestic movement.

- In Malta, data are not available. However, it was only after the Beijing Conference in 1995 that gender mainstreaming began to be part of the government's discourse. From June 2000, it became adopted as government policy (National Commission for the Promotion of Equality Malta 2006). Prior to that, complete freedom of movement for all women's groups in Malta may have had a similar history to that in Cyprus.
- In the United Kingdom, freedom of domestic movement has been evident for the last 20 years.
- No Commonwealth countries in the region require wives to legally obey their husbands and each legally recognises both women and men as contributors to their families' welfare.

2.5.2 Secondary school completion and family planning

Although much higher young proportions of young women aged 20 to 24 had completed their secondary school education in the UK (63.0%) than in Cyprus (41.2%) or Malta (42.7%), the latter two countries are still above the Commonwealth average (35.3%) and the UNICEF global average (36.7%).

In addition, all three countries rank in the world's top 50 tier of countries on the WEF educational attainment index (WEF 2017), reflecting lower disparities than most other regions between girls and women on the one hand, and boys and men on the other, in attendance in all levels of education and in literacy level outcomes.

In fact, Malta has achieved parity on this measure, with the UK and Cyprus not far behind, the latter scoring 0.999 and 0.998 on the index respectively (see Table 6, Annex Two).

The availability of modern family planning options follows a similar pattern, with 92.6 per cent of women in the UK being able to meet their needs, constituting the highest satisfied demand in Commonwealth countries. The corresponding figure for Malta is 69.9 per cent, much less than the global average (76%), but more than the Commonwealth (63.5%) average.

2.5.3 Exposure to violence and access to justice

Exposure to violence from intimate partners at some stage of their lives has affected 15 per cent of women in both Cyprus and Malta, considerably below the EU average (25.4%). However, in the UK, 29 per cent of women have reported exposure to violence by an intimate partner at some stage in their lives, markedly higher than the European Union average (refer to Table 8, Annex Two).

Women's access to justice, constituting another critical factor determining their consistent labour force participation, is largely available to women in the Commonwealth countries under review, with notable increases recorded in Cyprus during the last 20 years.

In the UK, women's access to justice decreased during the same period, from 3.9 to 3.57 on a scale of 0 (representing no access to justice at all) to 4 (i.e., unrestricted access to justice). Nevertheless, both Cyprus and the UK remain well above the global (2.48) and EU (3.5) averages (Table 9, Annex Two).

2.5.4 Labour force participation

In each of the three Commonwealth countries located in Europe, women's labour force participation has increased significantly. In Malta,

women's labour force participation increased by a substantial 26 per cent between 1990 and 2016. However, this was from the very low base line of 38 per cent in 1990 to 64 per cent in 2016, indicating that considerable room remains for increasing participation. Indeed, Malta remains well below the 2016 European Union average of 80 per cent.

Similarly, women's workforce engagement in Cyprus increased from the higher base line of 63 per cent in 1990 to 83 per cent in 2016, while in the UK, the increase has been similar, from 70 per cent in 1990 to 83 per cent in 2016 (Table 10, Annex Two).

2.5.5 Access to credit

The increasing rates of women's workforce participation cited above could also be due, in part, to the highly entrepreneurial nature of women borrowers in these three countries. While fewer women in both Cyprus and Malta borrow money, many of those that borrow money do so to establish, operate or expand farms or businesses. In fact, women from Cyprus and Malta, together with those from the UK, comprise the largest proportions of women borrowing money for this purpose. And, as Table 11, Annex Two shows, a substantial proportion of women borrowers in these countries borrow money from financial institutions, although in smaller proportions than the European average.

Women in the UK appear to be among those throughout the Commonwealth that have the greatest access to credit, along with women from Australian and Canada. At the same time, a higher proportion of UK women (25.9% of borrowers) borrow to establish, operate

or expand businesses or farms than their European counterparts (22.7%).

2.5.6 Paid parental or maternity leave

In Commonwealth countries in Europe, parental leave data indicate that women and their partners from the United Kingdom have the second highest paid parental leave entitlements of all Commonwealth countries, with 283 combined days. Women in Malta (127 days) and Cyprus (126 days) have fewer paid leave days, but all three countries exceed the Commonwealth average of 93 days by more than one calendar month (Table 12, Annex Two).

2.5.7 Control over land holdings

Women's control over the land holdings they work on ranges from 20.6 per cent of plots in Cyprus being managed by women to 13.1 per cent of plots in the UK and 11.1 per cent of Malta land holdings. With the exception of Cyprus, these compare unfavourably with a Commonwealth average of 19 per cent (see Table 13, Annex Two).

2.5.8 Ownership and management of companies

While comparable data are unavailable concerning women's ownership and management of companies in the EU, data reflecting their presence on boards of the largest publicly listed companies in each of the three countries under review, together with the European Union average, reveal the following:

- The United Kingdom is a regional leader in increasing the presence of women on the boards of the largest publicly listed companies, moving from 11.9 per cent in 2010 to 27 per cent in 2016, several percentage points above the EU average (23.9%), an average that leads the world due to Europe's adoption of quotas.

- The performances of both Cyprus and Malta are far behind, with Cyprus increasing from 4 per cent in 2010 to 10.8 per cent in 2016, and Malta increasing from 2.4 per cent in 2010 to only 4.5 per cent in 2016. Both countries lag far behind the EU average (23.9). Table 15, Annex Two, details these findings.

2.5.9 The economic participation and opportunity index

While the UK ranks quite highly on many of the indicators reviewed throughout this section, it does not rank as highly on the WEF's composite index (WEF 2017), which combines sex differences in labour force participation rates, remuneration for equivalent work and advancement into higher status jobs (Table 14, Annex Two). This divergence indicates that women still experience considerable labour market inequalities with men. This is consistent with findings that the UK performs poorly in enabling women to gain control over agricultural holdings and maintains some disparities in educational attainment between males and females. Although registering assessments above the EU average, the UK has worryingly reduced women's access to justice over the last 20 years, and continues to confront rates of violence against women and girls that are unacceptable. On the positive side, it has achieved generous paid parental leave provision and has more than doubled women's representation on corporate boards in the last ten years.

While both Malta and Cyprus produce above-average results on several of the indicators used throughout this section, challenges continue in terms of women's labour force participation and lack of boardroom

presence, together with their absence from many of the decision-making processes and structures referred to in Section 1 of this report.

2.6 The Pacific

2.6.1 Constitutional rights required for economic empowerment

In the Commonwealth's Pacific region, women's basic rights to freedom from forced labour, freedom of domestic movement and their decision-making freedoms within marriage are now largely upheld in those countries where data are available. While Papua New Guinea, prior to 1974, and Solomon Islands between 1979 and 2005, have had periods in their histories when women were subjected to servitude or other kinds of forced labour, the practice was generally opposed by public authorities and only tolerated among particular social groups. However, in more recent decades, the practice has been largely minimised throughout the region.

Vanuatu has consistently led Commonwealth countries in the region in almost eliminating the practice. However, forced labour has risen recently in Australia and New Zealand due to sex trafficking, increasing numbers of women subjected to the practice, and unsatisfactory anti-trafficking law enforcement efforts. Figure 45, Annex One, provides an assessment of forced labour in six countries across the region during the 1997 to 2017 period.

With the exception of Solomon Islands and, more recently, Fiji, domestic movement for women (Figure 46, Annex One) has been largely unhindered. In Solomon Islands, while most women have enjoyed freedom of movement, some minorities have not. Resentment

towards non-indigenous communities, particularly Asians, has led to outbreaks of periodic violence (Minority Rights Group 2018), affecting some women's freedom of movement. However, since the conclusion of the 1999–2003 ethnic civil conflict, a post-war restoration of law and order has taken place and freedom of movement for women has incrementally improved since 2004.

More recently, as with Australia and New Zealand, Fiji has also witnessed an increase in human trafficking, and particularly the sex trafficking of minors, with the authorities falling short of prevention and prosecution standards (Freedom House 2015). Figure 46, Annex One, presents these developments graphically.

Lastly, while no Commonwealth countries in the region require wives to legally obey their husbands, in Vanuatu, spouses do not have joint responsibility for maintaining the family (Table 5, Annex Two).

2.6.2 Secondary school completion and family planning

Data on young women's secondary school completion rates in the Pacific indicate varying rates among the six Commonwealth countries for which data are available. These range from Australia (78.7%), Tonga (74.9%) and Fiji (74.2%), to PNG (8.9%). In terms of educational participation and attainment ratios as measured by the WEF educational attainment index (WEF 2017), data are only available for Australia, Fiji and New Zealand. Australia's higher rate of secondary school completion is matched by its parity on educational attainment, scoring 1.0 and ranked first in the world, while New Zealand is close to parity (0.998) and Fiji is ranked just under the mid-point of the indexes' 144 countries at 71st, with a ratio of 0.991. This

suggests that boys are more prevalent in Fiji's educational institutions and lead girls in the country's literacy rates.

A similar pattern emerged in women's access to family planning methods, with New Zealand (83.8%) and Australia (83.1%) having substantial proportions of women's needs being met, while all other Pacific countries were below the Commonwealth average. Kiribati and Samoa had the lowest proportions of demand met, with just over four out of every ten women having access to modern family planning options. Tables 6 and 7, Annex Two, summarise these data.

2.6.3 Exposure to violence and access to justice

Women from Pacific island countries belonging to the Commonwealth have been subjected to the highest rates of intimate partner violence in the world (Table 8, Annex Two). Extraordinarily high proportions of women in Kiribati (68%), Fiji and Solomon Islands (both 64%) and Vanuatu (60%) have reported intimate partner violence at some stage of their lives, reflecting deeply-embedded violent behaviours by men towards women across the region.

Together, these challenges represent structural barriers to women's entry and secure continuation in the workforce and, in turn, prevent them achieving economic empowerment.

When exploring women's capacity to access justice to respond to this and other security threats they face, it becomes apparent that women in Papua New Guinea have little effective access to justice. Women's access to justice elsewhere in the region, with the exceptions of Australia and New Zealand, has been observed only inconsistently. In most Pacific Commonwealth countries, minor problems appear to

characterise most cases within the system, although all countries have been assessed as performing above the global average, with the notable exception of Papua New Guinea, where women's access to justice is severely compromised. Lastly, all countries, barring Australia and New Zealand, have seen incremental improvements to women's access to justice in the 20 years covered by this measure. Table 9, Annex Two, summarises these findings.

2.6.4 Labour force participation

A review of women's labour force participation rates throughout the region reveals the following points of interest:

- An apparent distinction between small island Pacific states and larger, more developed economies, such as Australia and New Zealand. In the latter two economies, growth in women's workforce participation has been much more pronounced, with Australia recording a 15 per cent increase and New Zealand a 13 per cent increase between 1990 and 2016.
- In contrast, the Commonwealth's small island Pacific states have recorded only marginal increases. This is exemplified by Papua New Guinea, where the increase was from 96 per cent to 97 per cent. The largest of these increases was in Tonga, moving from a very low base of 48 per cent in 1990 to 61 per cent of women being engaged in the labour force by 2016. In all other small island states, increases were in fact less than the small island state average. This average showed a 60 to 66 per cent increase between 1990 and 2016 of female workforce participants.
- Vanuatu recorded the region's only decrease in women's labour force participation: a marginal decrease from 78 per cent to 77 per cent over

the survey's 26-year period. Table 10, Annex Two, details these increases.

2.6.5 Access to credit

As noted throughout this report, one important determinant of women's labour force participation is the availability of credit. While data on credit access are available for Australia and New Zealand, survey data from the World Bank are unavailable for the Pacific's small island states. However, some data have been produced by Women's World Banking (2013) for Papua New Guinea and Samoa, reflecting some of the issues confronting women seeking to engage as entrepreneurs in island and regional economies. From these data, a number of points emerge concerning women's access to credit in the Pacific region. These are:

- New Zealand and Australian women are the second and third highest borrowers respectively of money across all Commonwealth countries, after Canada. However, New Zealand women have the highest proportion of borrowers organising their loans through financial institutions, with 30 per cent of borrowers as compared to only 20 per cent of Australian women. One in every two Australian women borrowers borrow money to establish, operate or expand a farm or business enterprise, while a much smaller proportion of New Zealand women borrow for this purpose.
- In the Pacific's small island states such as Papua New Guinea and Samoa, the availability of credit is, in contrast, severely limited. In PNG, for example, women confront a number of structural barriers including the high costs, limited access and the complexity of formal banking, leading to negative attitudes about bank fees. Women's low levels of financial literacy and low awareness

of banking choices and how to use a loan, as well as their limited understanding of interest rates, make borrowing money a daunting and risky process. Informal borrowing options are considered to be high risk, with lending rates of between 40 to 50 per cent being common.

- In Samoa, women confront a number of structural barriers including a small financial services sector with limited opportunities for women to access loans and savings accounts. The banking sector has not made significant efforts towards financial inclusion beyond salaried workers, meaning that low-income women do not use financial services to improve their situation. Informal borrowing can be an alternative and is generally interest-free between family, friends and neighbours.
- Village-based women's committees (*Komiti*) also lend informally to members of the group at a rate of 20–30 per cent per fortnight. Informal borrowing is not very common in Samoa, because income shortfalls are more likely to be met through contributions from the extended family (Women's World Banking 2013).
- Given some of the historical, economic, social and cultural similarities that PNG and Samoa share with their small Pacific island neighbours, it is much more likely that the PNG and Samoa examples are representative throughout the Pacific's small island states than those from Australian and New Zealand.

2.6.6 Paid parental or maternity leave

When the amount of time provided for women and their partners for parental or maternity leave is examined across the region, it appears that the amount of time available to women appears, as is often the case, to be a function

of the size of a country's economy.

The larger economies of Australia and New Zealand are able to provide longer parental leave periods – 136 and 126 days respectively – than the region's small island economies, three of which provide no parental leave at all. These are Papua New Guinea, Tonga, and Tuvalu. The two remaining countries for which data are available, i.e., Fiji and Solomon Islands, each provide women with up to 84 days paid parental leave. Table 12, Annex Two, details these findings.

The fact that Fiji and Solomon Islands have small-scale economies, and the fact that the world's largest economy – the United States – has no paid parental leave (7), indicates that the issue is much more a function of political will rather than an economy's capacity to pay. In turn, a key factor determining political will is likely to be the public acceptance of the benefits to the economy stemming from the social, psychological and preventive health benefits of paid parental leave (Brown and Overlaid 2017).

2.6.7 Control over land holdings

The extent to which women control the land they are farming is difficult to assess in the Pacific, due to the lack of data available in Commonwealth countries. World Bank data are only available for Fiji and Samoa's agricultural sectors. In Fiji, only 3.6 per cent of farming enterprises are managed by women, representing the lowest proportion in all Commonwealth countries for which data are available.

This is undoubtedly a function of Fiji's highly patriarchal social structure. The Fijian government submitted in its 2012 report to the Convention on the Elimination of All Forms of Discrimination against Women (CEDAW) committee that rural women were the major subsistence and semi-subsistence

agricultural producers in Fiji. The survey results suggest that Fijian women do more routine agricultural work than men, with their workloads typically including subsistence cultivation and market gardening (We are women in Asia and the Pacific 2018). However, women contributors comprise 19 per cent of paid farm labourers and 29 per cent of unpaid farm labourers. That men control 96.4 per cent of agricultural holdings indicates a severe imbalance between contributions and management functions.

In Samoa, women manage 22.9 per cent of agricultural holdings, a figure more in line with other Commonwealth countries which, taken together, average 19 per cent of plots managed by women.

2.6.8 Ownership and management of companies

While the data reflecting women's majority ownership of companies in the Pacific are limited, there are proxy measures of this in the form of data on women's participation in ownership structures. These data reveal that each of the six Commonwealth Pacific countries for which data are available have a substantially higher proportion of firms with female participation in the firm's ownership than the global average.

Samoa leads the results on this measure, with 79.8 per cent of the country's firms comprising some female presence in the firm's ownership. Tonga (65.3%) has the next highest result, followed by Fiji (49.1%), Solomon Islands (47.7%) and Papua New Guinea (46.5%). While the data provide no indication of how much female ownership in these companies exists, the fact that these country proportions are well above the global average (34.9%) suggests that female presence in ownership structures is common throughout the Pacific.

Data reflecting women's presence in top management positions in the private sector throughout the region indicate that Samoa heads *all* Commonwealth countries, with an extraordinary 60 per cent of leadership positions in the Samoan private sector occupied by women.

The next highest placed country in the region is Tonga, with 14 per cent, followed by Australia (13%), Fiji (11%), Vanuatu (8%) and Nauru with 0 per cent (Boardwalk Leadership 2017). The success of Samoan women leaders in the private sector suggests that other Pacific countries may have lessons they can learn from the Samoan context; a context that seems likely to reflect women's higher education attainment levels than men, referred to in Section 1.7.

2.6.9 The economic participation and opportunity index

Only three countries from the Commonwealth's Pacific region are included in the WEF economic participation and opportunity index, combining sex differences in labour force participation rates, remuneration for equivalent work, and differences in advancement into higher status. The lack of countries from the region being included makes drawing regional conclusions on the indexes' results difficult. Of the three countries included, New Zealand achieves the highest ranking, i.e., 23rd with an index score of 0.769, considerably higher than Australia's 42nd ranking and score of 0.724. Fiji is positioned at 127th with a score of 0.479.

These scores indicate that while Australia does well on a number of indicators, most notably secondary school completion for girls, women's access to and use of credit, its paid

parental leave provision, its reasonable performance on women's labour force participation and its encouraging progress on women's representation on corporate boards, it falls short of parity on some of these and other measures. Meanwhile, on labour market and gender equality indicators, particularly those concerning women's involvement in political decision-making, New Zealand is closer to parity, explaining why New Zealand scores much higher on the economic participation and opportunity index (Table 14, Annex Two).

In most Pacific island countries, notwithstanding some very high ranking results in education attainment, freedom from forced labour, freedom of domestic movement and women's ownership of firms, women struggle to gain access to credit to establish their own businesses and are generally excluded from political decision-making at all levels, despite a pre-colonial history of assuming leadership positions in their communities. Their experience of violence is incomparably high, while their access to family planning options is often very low. These and other barriers result in Pacific island women facing formidable challenges in achieving political and economic empowerment.

2.7 Section summary and conclusions: women's economic empowerment

Basic human rights deficits preventing women's economic empowerment

This section began by covering a number of crucial barriers preventing

women's economic empowerment, including the prevalence of women in forced labour and women experiencing restrictions in their domestic movement. Commonwealth countries in which women are most subjected to these practices include eSwatini, Bangladesh, India, Pakistan and Tanzania. eSwatini also ranks among the worst in the world concerning women's lack of domestic movement, while India and Pakistan, although both limiting women's freedom of domestic movement, have recently improved on this measure.

Lastly, in Brunei Darussalam and Malaysia, wives are legally required to obey their husbands, while in six Commonwealth countries, spouses do not jointly share legal responsibility for maintaining their families, creating potential restrictions on women's capacities to be self-determining economic agents.

Basic services supporting women's labour market participation

The section next looked at Commonwealth countries' records on girls completing secondary school, the extent to which women can meet their family planning needs, their exposure to violence and their access to justice: all key determinants influencing their capacity to participate in the labour force.

Girls' secondary school completion rates varied markedly across the Commonwealth: from the highest rates of 78.7 per cent and 78 per cent respectively in Australia and South Africa, closely followed by Tonga (74.9%), Fiji (74.2%) and Trinidad and Tobago (71.7%), to a cluster of countries with exceedingly low rates. These were The Gambia, with only 3% of girls completing secondary school, followed closely by

Mozambique (4.4%), Uganda (4.7%), Tanzania (6.2%) and PNG (8.9%).

Indeed, 15 other Commonwealth countries fell below the global average (36.7%), making a total of 20 of 53 Commonwealth countries failing to provide large proportions of girls with the educational background necessary to be able to access the formal job market.

Those Commonwealth countries that were unable to adequately support girls in completing their secondary education, also struggled to provide women with adequate access to modern family planning options. Cameroon, Botswana, Ghana and Nigeria also fell short of adequate access to and use of family planning methods, as did the Pacific island countries, excluding Australia, New Zealand and Fiji.

Women's experience of violence and access to justice

A number of African countries, including Cameroon, Kenya, Malawi, Namibia, Rwanda, Uganda, Tanzania, and Zambia, together with Bangladesh, India, Pakistan, the UK and the Pacific island countries confront serious challenges in eliminating intimate partner violence, a severe challenge to women entering or maintaining a productive place in the workforce.

For those countries where women have poor access to justice as well, such as Kenya, Zambia, Bangladesh, India, Pakistan and Papua New Guinea, these challenges are likely to be further confounded. Factors such as these, together with the corruption that women are required to deal with in establishing or expanding a business enterprise (UNIFEM 2010), play an important role in denying many women their full potential to achieve economic empowerment.

Women's labour force participation and key factors facilitating this

Women's participation in the labour force is a clear measure of the extent to which women are being economically empowered. In many cases, Commonwealth countries have seen progress in women's increasing participation in the labour market. Some countries have 100 per cent or very close to this figure of women engaged in the labour market's formal or informal sectors. Among these are Mozambique, Rwanda and Sierra Leone.

At the other end of the spectrum, several countries have very poor female labour market participation rates, such as Bangladesh, Pakistan, Belize, Guyana, Malta, Fiji, Samoa and Tonga, while others have seen decreases in women's labour force participation between 1990 and 2016. These are Vanuatu, Jamaica, Sri Lanka, India, Tanzania, Lesotho and Malawi.

Women's access to credit, predictably, depended on the region they populated. In Africa and Asia, access to credit is poor, with women tending to borrow money from sources apart from financial institutions, and lower proportions of women borrowing to establish, operate or expand a business or farm.

In Pakistan, for example, only 1.5 per cent of women borrowing money did so from a financial institution, while only 0.5 per cent did so to establish, operate or expand a business or farm. Sri Lanka is the only exception to the above rule, comprising one of the few developing countries in the Commonwealth to exceed the global averages in accessing credit from

a financial institution to establish, operate or expand a business or farm. All other Commonwealth countries exceeding the global averages were high-income countries where women's access to credit is strongly marketed.

Women's access to paid parental leave followed a similar pattern, with high-income countries such as Canada and the UK leading Commonwealth countries in the number of paid parental leave days women benefit from. Only a handful of countries exceeded the Commonwealth average for paid parental days, indicating the figure is distorted by high-income countries providing large numbers of paid parental leave days. Notwithstanding this, the average was exceeded by Bangladesh, Belize, Cameroon, The Gambia, India, Kenya, Mauritius and Seychelles, together with the high-income countries referred to, indicating that political will is an important factor in determining the availability of paid parental leave. This is exemplified by The Gambia, which has the third highest ranking in the Commonwealth, more than more doubling the Commonwealth average. This offers a dramatic contrast to its lower rankings on many of the other measures reported above, demonstrating that encouraging women to remain in the workforce is a priority that low-income countries can adopt and ultimately benefit from economically, via women's improved workplace productivity.

Women's agricultural land holdings, their ownership and management of businesses

Women's positions in the agriculture sector show, as noted in the final

section on gender and climate change, that very small minorities of women have control over the land that they cultivate or run livestock on. The country with the highest proportion of women controlling the land they work on is Botswana, with 34.7 per cent, contrasting with the majority of Commonwealth countries where women manage less than 25 per cent of agricultural holdings.

This pattern is repeated with respect to women's majority ownership and occupancy of positions as top managers of companies. South Asian countries are considerably below the world average for women's majority ownership of companies, with Bangladesh occupying the lowest ranking, with 1.7 per cent of companies featuring majority female ownership. India is next lowest, with 2.8 per cent. Pakistan also has a low ranking, with only 8 per cent of its companies being majority owned by women. The highest ranking country is Cameroon, with 31 per cent of its companies controlled by women, followed by Lesotho with 25 per cent. This is still very far from parity.

Almost identical patterns reflect women in top management positions, with East Asia and Pacific region countries substantially ahead of their South Asia and Africa counterparts, but falling considerably short of parity. This reflects a similar phenomenon concerning women in leadership positions in company boardrooms, reported in Section 1 of this report.

Endnotes

- 1 This average includes both Commonwealth and non-Commonwealth countries.
- 2 The issue of violence perpetrated by non-intimate people will be dealt with in Section 4 of this report, covering the theme of ending violence against women and girls.
- 3 These are defined by the International Labour Organization (ILO) as: the proportion of the population ages 15 and older that is economically active; all people who supply labour for the production of goods and services during a specified period. Rates are calculated annually. The 'labour force' is defined as the supply of labour available for producing goods and services in an economy. It includes people who are currently employed and people who are unemployed but seeking work, as well as first-time job-seekers. Not everyone who works is included, however. Unpaid workers, family workers and students are often omitted, and some countries do not count members of the armed forces. Labour force size tends to vary during the year as seasonal workers enter and leave. The series is part of the ILO estimates and is harmonised to ensure comparability across countries and over time by accounting for differences in data source, scope of coverage, methodology and other country-specific factors. The estimates are based mainly on nationally representative labour force surveys, with other sources (population censuses and nationally reported estimates) used only when no survey data are available.
- 4 The agricultural holder has technical and economic responsibility for the holding. An agricultural holding is an economic unit of agricultural production under single management comprising all livestock kept and all land used wholly or partly for agricultural production purposes, without regard to title, legal form or size. The holder may also be the owner of the holding, but not necessarily so. While agricultural holdings typically are land holdings, they may also comprise other agricultural production resources and in some cases only non-land resources. The data are collected through national agricultural censuses.
- 5 These data include those collected by the OECD and the WHO, and those presented in a separate WHO report looking at violence against women and girls in Bangladesh, Brazil, Japan, Namibia, Peru, Samoa, Thailand, the United Republic of Tanzania, Ethiopia, New Zealand, Serbia and Montenegro, Chile, China, Indonesia and Vietnam.
- 6 The fact that these data were collected by Food and Agriculture Organization (FAO) in the years 2000 to 2011 indicates that the data should not be seen as conclusive.
- 7 The United States has provision under the 1993 Family Medical Leave Act for unpaid leave for 12 weeks covering just 60 per cent of the workforce, due to the fact that only full-time workers with at least 1,250 hours worked in the previous year at companies with more than 50 employees are eligible.

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