

# Bridging the Gender Gap

Work, Wealth, Welfare and Well-being for Women







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**Research Team: Thought Arbitrage Consulting ([www.tari.co.in](http://www.tari.co.in))**

Ms. Kshama V. Kaushik

Ms. Rosanna M. Vetticad

Ms. Bhawna Bhushan

Mr. Kushagra Sharma

Ms. Akshata Gupta

**Research Coordination:** Ms. Cristita Marie Perez (KAS SOPAS) and Ms. Disha Tripathy (TalentNomics India)

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**Konrad-Adenauer-Stiftung Japan Office/Regional Economic Programme Asia (KAS SOPAS)**

Sanno Park Tower 25F, 2-11-1 Nagatacho, Chiyoda-ku, Tokyo, 100-6125



+81-3-6426-5041



KAS-Tokyo@kas.de



[www.kas.de/japan](http://www.kas.de/japan)

**TalentNomics India**

M-113, 2nd Floor, Saket, New Delhi - 110017



+91 95600-35807



[talentnomicsindia@gmail.com](mailto:talentnomicsindia@gmail.com)



[www.india.talentnomics.org/](http://www.india.talentnomics.org/)



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## **About Konrad-Adenauer-Stiftung's Regional Economic Programme Asia (KAS SOPAS)**

Konrad-Adenauer-Stiftung (KAS) is a German political foundation that holds freedom, justice, and solidarity as the basic principles underlying their work. KAS Regional Economic Programme Asia (SOPAS) is a regional forum that contributes to the debate and reform of economic and governance models in Asia. SOPAS focuses on the following three strategic areas: (1) advancing women in leadership; (2) free trade and multilateralism; and (3) the future of work. Furthermore, it brings together a network of policymakers, economists, political analysts, and thought leaders across Asia to discuss emerging issues, propose policy alternatives and share best practices. These discussions in Asia are also brought to the fore in Europe through expert conferences, seminars, and workshops. Publications on these key topics are regularly released to provide insights and recommendations to national and regional policymakers.

## **About TalentNomics India (TNI)**

TalentNomics India is a non-profit organisation working towards building a more sustainable world by creating a gender-equal universe - an Equiverse. We envision Impactful and Influential Women in Leadership Roles, who have Equal representation as well as Equal Voice, across sectors in Asia.

We are dedicated to taking actions that will help grow the pool of women leaders and have adopted a holistic and integrated approach for creating an ecosystem that promotes and supports women to succeed and lead organizations across all sectors of the economy.

We see ourselves as influential change agents to support and guide women on their professional journey. We also conduct original research as well as provide a platform to show-case innovative approaches, share and learn from best practices as well as facilitate thought-provoking discussions to influence and lead the journey towards gender parity at leadership levels.

## **About Thought Arbitrage Consulting (TAC)**

Thought Arbitrage Consulting (TAC) is a multi-disciplinary independent research think tank and consulting organisation based in India with more than a decade of experience in defining public policies and their implementation, in the areas of Economics, Gender and Diversity, Public Policy, Corporate Governance and Sustainability.

TAC works with the Government of India and State Governments, regulators and standard setting bodies, industry chambers, academic institutions, corporates and other stakeholders across the spectrum and across regions (in India and globally) to find delimitative answers using quantitative

and qualitative techniques through a mix of primary and secondary research. The fundamental objective of our research is to be an intellectual link between business and society so that: 1) business can be more responsive to the needs of society and can add greater value; 2) society can create an environment in which business can thrive; 3) business and society can transcend their pre-dispositions/concerns and come together to address critical human issues.

The organisation is propelled by the belief that arbitrage today has less to do with labour, cost and capital and more to do with knowledge, ideas and thought. Countries that are ahead in these areas tend to control the course of global economic pathways to improve the lives of citizens.

## Foreword by KAS SOPAS

Women's economic empowerment is a keystone in achieving gender equality. Women should be able to equally participate in and benefit from the economy, engage in decent work, and have autonomy over their lives and bodies. Women should also equally participate in decision-making at all levels, both in the private and public spheres.

The research publication *"Bridging the Gender Gap: Work, Wealth, Welfare and Well-being for Women"* jointly undertaken by the **Konrad-Adenauer-Stiftung's Regional Economic Programme Asia (KAS SOPAS)** and **TalentNomics India**, through **Thought Arbitrage Consulting (TAC)** looks at four dimensions of economic empowerment (i.e., work, wealth, welfare and well-being) of women in the formal sector (as employees and as business owners and entrepreneurs) in Bangladesh, India, Sri Lanka, and Thailand. Building on the existing literature, the research contributes new data gathered from a survey of over 1,000 participants, focused group discussions (FGDs), roundtables and key expert interviews conducted in the target countries. It critically looks at gender gaps in the workplace, assesses financial well-being as a domain of economic equality, women's physical, mental, and emotional health, and analyses government and other policies that promote women's economic empowerment.

Although the four countries included in the study have different political and economic contexts, key themes emerged. **First**, while substantial gains in education have been accrued, significant issues remain. Specifically, increased enrolment rates do not automatically translate to increased labor participation rates. **Second**, women often face intrusive questions about their marital status in job interviews and must contend with male-centric job descriptions during the recruitment process. **Third**, large proportions of women in the formal sector are mostly in low-skill, low-paying jobs. Finding time and opportunities to upskill and/or re-skill is difficult due to sizable responsibilities in doing and managing both household and care work. This limited ability to pursue training, among others, contributes to maintaining the gender pay gap and restricting women to qualify for and occupy higher positions in the workplace. **Fourth**, financial literacy levels and sources of financial education vary across countries. However, women continue to lag in financial management and wealth building. In addition, difficulties remain in accessing capital and other funding options. The low utilization of government initiatives encouraging entrepreneurship suggest that barriers, such as inadequate awareness and outreach, persist. **Fifth**, women continue to be under-represented in managerial and leadership roles both in the corporate and political spheres. **Lastly**, the disproportionately large amount of time spent on unpaid household and care work, internalized guilt, lack of family support, and unsupportive work environments contribute to issues in well-being.

Policy making plays a key role in developing institutions that foster equitable societies. *"Bridging the Gender Gap: Work, Wealth, Welfare and Well-being for Women"* offers recommendations that governments and the corporate sector can take up to realize this vision. This publication can be read as a consolidated report providing cross-country findings and insights. Chapters containing country case studies can be perused as stand-alone reports giving more detailed and context-specific information. It is our hope that this publication will be used as a resource for policy making and in aid of legislation in government circles, as a valuable source of data for the research and academic communities, and as reference for informed public opinion and discourse.

**Paul LINNARZ**  
**Director, Regional Economic Programme Asia (SOPAS)**  
**Country Representative, Japan**  
**Konrad-Adenauer-Stiftung**

## **Foreword by TalentNomics India**

TalentNomics India's objective is to foster a gender equitable universe-an Equiverse. This study is our effort towards understanding the barriers women face in accessing equal opportunities under the 4Ws, viz. Work, Wealth, Welfare and Well-being across select countries in South Asia: Bangladesh, India and Sri Lanka. Through review of secondary data, collection of primary data from women in business and women in employment, followed by interviews and focussed group discussions, the report outlines several policy recommendations toward bridging the gender gap in each of these countries. The study uses Thailand in South East Asia as an anchor country to understand the relatively better position Thailand enjoys in various gender-related indicators compared to these South Asian countries.

This is in line with the Indian government's recent announcement to increase female labour force participation through various initiatives. While all three countries have taken many steps towards creating gender parity in all areas, much work is still needed to give women the same opportunities to work, earn and live a fulfilling life. We hope this report will provide a framework for discussion among all stakeholders in these countries and an impetus to act on the recommendations, to systematically address existing barriers and reduce the gender gap in accessing the 4Ws.

We thank our research partner Thought Arbitrage Consulting (TAC) for their thorough research and deep analysis. I sincerely thank the research team lead by Ms. Kshama V Kaushik and ably supported by Ms. Rosanna M. Vetticad, Ms. Bhawna Bhushan, Mr. Kushagra Sharma and Ms. Akshata Gupta. I also thank Ms. Disha Tripathy from the TalentNomics India team who has helped manage the project smoothly in coordination with Konrad-Adenauer-Stiftung (KAS SOPAS) and TAC, and Ms. Ina Wadhwa for supporting this project.

This study is a very valuable contribution to the existing body of literature on understanding gender gaps in the formal workforce with actionable insights. It would not have been possible without support from KAS. Their partnership and guidance have helped us to complete this study within the agreed time frame. My sincere gratitude goes to Ms. Rabea Brauer, who initiated the study and Mr. Paul Linnarz and Ms. Cristita Perez who guided the work with their valuable comments and insights.

**Ipsita Kathuria**  
**Founder and CEO**  
**TalentNomics India**

## Authors Preface by TAC

The inclusion of women in the labour force has a profound multiplier effect on economies and can significantly boost a country's GDP. Women bring diverse perspectives, innovative solutions and creative approaches that are essential in today's rapidly evolving global economy. The pursuit of gender equality is not just a moral imperative, it is the very foundation of sustainable development and in line with the Sustainable Development Goals (SDG), specifically SDG 5.

This study, *Bridging the Gender Gap: Work, Wealth, Welfare and Well-being for Women*, commissioned by Konrad-Adenauer-Stiftung's Regional Economic Programme Asia (KAS SOPAS) and undertaken by Thought Arbitrage Consulting (TAC) in collaboration with TalentNomics India, is guided by the hypothesis that gender equality is a powerful tool for driving economic growth and social progress. It studies challenges and barriers that women face in three countries, namely, Bangladesh, India, Sri Lanka juxtaposed with Thailand as the anchor country.

We found that while each country has its unique political and economic ecosystem, the obstacles women encounter in the formal sector in each of these countries remain interestingly consistent. Some of these include legal and social barriers to joining the workforce, the disproportionate burden of unpaid labour and care borne by women, mobility hurdles and limited access to finance.

Our approach to this research was meticulous, blending rigorous analysis of secondary data with insights from primary sources. We drew from globally recognised indicators, such as those from the World Bank, its Women, Business and the Law reports and the World Economic Forum's Global Gender Gap Report (amongst other sources). To triangulate this data and deepen our understanding of the realities in each country, we conducted surveys (with more than 1,100 respondents), one-on-one interviews, as well as focussed group discussions and roundtables. These conversations informed our findings and revealed the cultural norms and policies that either accelerate or hinder women's career growth.

Our anchor country, Thailand, stands out as a success story in empowering women. Its progressive Gender Equality Laws, combined with a focus on gender sensitisation at an early age, equip women with the tools, rights and the authority they need to succeed in the formal economy. Thailand's approach demonstrates how legal frameworks, when paired with societal awareness, can transform gender equality from a distant goal into a tangible reality. The contrast between Thailand and the other countries highlights the critical role that systemic reforms and cultural shifts play in enabling women to thrive professionally. Despite these distinguishing characteristics, however, challenges persist in Thailand as well, which are discussed in our study.

This report is not just an analysis—it is a call to action, a meaningful contribution to the ongoing public discourse worldwide, and a roadmap for creating a more equitable, inclusive and prosperous future for all. Our report offers concrete, actionable solutions aimed at fostering real change. We provide a comprehensive set of tailored recommendations for policymakers as well as the formal sector, outlining clear and practical steps that can advance gender equity.

The journey to gender equality is long. Each stride in that journey lays the groundwork for future generations, giving them the tools and skills to reshape society and the workforce, ensuring that more women not only enter the workforce but are able to remain, advance, and thrive within it. ***Every small victory brings us closer to a world where gender equality is not just an aspiration but a reality.***

I would like to extend my deepest gratitude to the team that brought this project to life. Their unwavering dedication, insightful contributions and tireless efforts have been the driving force behind this research.

I also offer my heartfelt thanks to the KAS SOPAS for their support and valuable feedback through the course of the research, and to TalentNomics India for their invaluable insights and for helping us with seamless communication. This report stands as a testament to our shared commitment to advancing gender equality in the workplace and I am confident that our collective efforts will contribute to meaningful change.

**Kshama V Kaushik**  
**Partner**  
**[kshama.kaushik@tari.co.in](mailto:kshama.kaushik@tari.co.in)**  
**Thought Arbitrage Consulting**  
**New Delhi**

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Sheran Fernando, Founder, Rusteals  
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Alka Gupta, Agath Healthcare  
Chuan Thakur, Indian Association of Thailand  
Karine Lohitnavy-Frick, Master Connector, Midas PR  
Khemphawika Sriraksa, HRM, MSSSL Thailand  
Laxmi Sachdev, Director, Laxmi Sachdev Associates, Thailand  
Milan Mishra, Assistant General Manager, Motherson Wiring Harness  
Patcharee Thongrit, Director, Sabaijai Trading LLP and Patthai Intergroup Co. Ltd  
Sanjeev Sood, Group Country Head and Board Director, Aditya Birla Group, Thailand  
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Chetona Adhikari, Treasury, Green Delta  
Farzanah Chowdhury, Managing Director and CEO, Green Delta Insurance Company Limited  
Khadiza Marium, Head of Women Entrepreneur Cell, SME Banking, Brac Bank  
Mubruka Nadee, Unit Head, Green Delta Capital Limited  
Naima Sultana, Incharge of Bancassurance, Insurance Company  
Sadaf Nasir, Incharge of Brand and Communications, Green Delta Insurance Company Limited  
Shaila Abedin, Head of Affluent Segment & Women Banking, Prime Bank  
Tabien Kamal, Country HR Director, DHL Bangladesh  
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Celine George, HR and OD Consultant

Gaurav Gupta, Deputy Managing Director, MG Motors India

Kaushik Dutta, Chartered Accountant and Director on Boards

Krishnendu B Sarkar, Independent, Chartered Accountant

Rajat Kathuria, Dean, School of Social Sciences and Humanities, Shiv Nadar University

Rinika Grover, Head Sustainability and CSR, Apollo Tyres Ltd

Sanjay Chaturvedi, Founder, People 2 Value

Shikha Halder, Chairperson Radiation Oncologist at Sir Ganga Ram Hospital

Sunandan Bhanja Chaudhury, Client Partner at Pedersen and Partners

Surender Jeet Raj, Executive Vice President (Global Business Strategy and HR), Newgen Software

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## List of Abbreviations

|        |  |
|--------|--|
| ADB    | Asian Development Bank   |
| AI     | Artificial Intelligence  |
| APAC   | Asia-Pacific   |
| BBS    | Bangladesh Bureau of Statistics  |
| BDHS   | Bangladesh Demographic and Health Survey                                   |
| BGMEA  | Bangladesh Garment Manufacturers and Exporters Association                 |
| BNWLA  | Bangladesh National Women Lawyers' Association                             |
| BPFA   | Beijing Platform for Action  |
| BRSR   | Business Responsibility and Sustainability Reporting                       |
| CCTV   | Closed Circuit Television  |
| CEDAW  | Convention on the Elimination of All Forms of Discrimination Against Women |
| CEO    | Chief Executive Officer  |
| CFO    | Chief Financial Officer  |
| CII    | Confederation of Indian Industry   |
| COVID  | Corona Virus Disease   |
| CSISAC | Central Sector Integrated Scheme on Agricultural Cooperation               |
| DCS    | Department of Census and Statistic   |
| EDB    | Export Development Board   |
| EMDE   | Emerging Market and Developing Economies                                   |
| ESG    | Environmental, Social and Governance                                       |
| FGD    | Focussed Group Discussions   |
| FLFP   | Female Labour Force Participation  |
| FSSAP  | Female Secondary School Assistance Project                                 |
| GCA    | Gender-Responsive Coastal Adaptation                                       |
| GCWL   | Genpact Centre for Women's Leadership                                      |
| GDP    | Gross Domestic Product   |
| GEM    | Global Entrepreneurship Monitor  |
| GGR    | Global Gender Gap Report   |
| IBM    | International Business Machines  |
| IFC    | International Finance Corporation  |
| IIS    | Ipsos Interactive Services   |
| ILO    | International Labor Organization   |
| IMF    | International Monetary Fund  |
| INR    | Indian Rupee   |
| Geo-IP | Country Internet Protocol  |
| IT     | Information Technology   |
| ITeS   | Information Technology enabled Services                                    |
| ITI    | Industrial Training Institutes   |
| KAS    | Konrad Adenauer Stiftung   |
| KPI    | Key Person Interviews  |
| MIWE   | Mastercard Index of Women Entrepreneurs                                    |

|        |  |
|--------|--|
| MLFP   | Male Labour Force Participation                                  |
| MoSPI  | Ministry of Statistics and Programme Implementation              |
| MP     | Member of Parliament   |
| MSME   | Micro, Small and Medium Enterprises                              |
| NGO    | Non-Government Organisation                                      |
| NHRAP  | National Human Rights Action Plan                                |
| NIA    | National Innovation Agency                                       |
| NSDC   | National Skill Development Corporation                           |
| NSSO   | National Sample Survey Office                                    |
| ORF    | Observer Research Foundation                                     |
| OSMEP  | Office of Small and Medium-sized Enterprise                      |
| PLC    | Public Limited Company   |
| PLFS   | Periodic Labour Force Survey                                     |
| PMEGP  | Prime Minister's Employment Generation Programme                 |
| PMKVY  | Pradhan Mantri Kaushal Vikas                                     |
| RMG    | Ready-Made Garments  |
| RPL    | Recognition of Prior Learning                                    |
| RTF    | Raks Thai Foundation   |
| SDG    | Sustainable Development Goals                                    |
| SEBI   | Securities and Exchange Board of India                           |
| SEC    | Securities and Exchange Commission, Thailand                     |
| SID    | Statistics and Informatics Division (Bangladesh)                 |
| SME    | Small, Medium Enterprise   |
| STEM   | Science Technology Engineering Mathematics                       |
| TDRI   | Thailand Development Research Institute                          |
| TV     | Television   |
| UHC    | Universal Health Coverage  |
| UN     | United Nations   |
| UNCDF  | United Nations Capital Development Fund                          |
| UNDP   | United Nations Development Programme                             |
| UNESCO | United Nations Educational, Scientific and Cultural Organization |
| US     | United States  |
| USD    | United States Dollar   |
| WB     | World Bank   |
| WBL    | Women, Business and the Law                                      |
| WEF    | World Economic Forum   |
| WEP    | Women's Empowerment Principles                                   |
| WIB    | Women In Business  |
| WIE    | Women In Employment  |
| WING   | Women's Empowerment for Inclusive Growth                         |
| WPS    | Women, Peace, and Security                                       |



# Executive Summary

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# Executive Summary

Women have made great strides over the last several decades, in achieving professional success, however, biases continue to exist that prevent women from fully exploring their capabilities. The world is thus deprived of the untapped potential of almost half the world's population.

It is in this context that this study is undertaken; with the objective of finding actionable solutions to *bridging the gender gap in the formal sector* in select countries in Asia with a particular emphasis on their **access to 4Ws, viz, work, wealth, welfare and well-being**. The countries covered in this study are **Bangladesh, India and Sri Lanka** in South Asia, which are compared with a better performing country in South East Asia, viz **Thailand**.

Thailand is an anchor country for the study, as it emerges as a leader in economic development in this region particularly with regard to representation and participation of women in the workforce. It is a good exemplar due to several factors, including its robust economy and per capita Gross Domestic Product (GDP), its performance in the World Economic Forum's (WEF) Global Gender Gap Report (GGR), etc., vis-à-vis other countries. It thus offers a basis for understanding the complex interplay between economic prosperity, gender equality initiatives and women's participation in the formal sector.

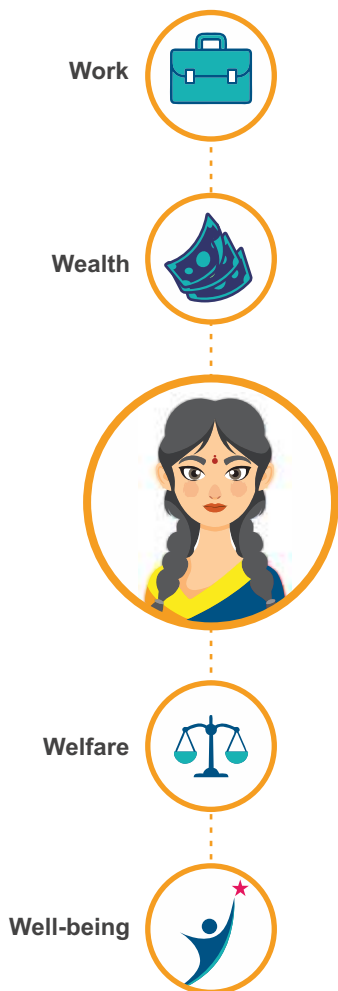
## Background and Objectives

Gender equality and women's economic empowerment have emerged as crucial facets of social and economic development. The empowerment of women not only fosters individual growth but also propels nations toward prosperity. It has the potential to positively impact economic and social growth, enhance education and health of the future generations and is a key pillar of sustainable development as acknowledged by UN.

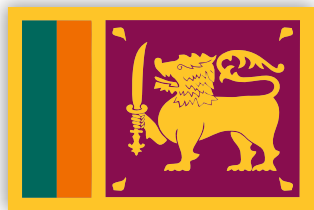
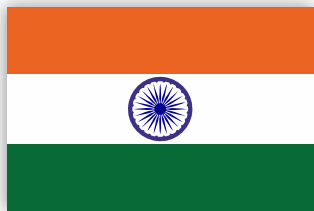
Women's economic empowerment is a critical driver of gender equality. It not only promotes equitable economic growth, it also assists businesses by enhancing organisational performance. However, there is a long way to go in realising full economic empowerment. Parity in women's participation in public life remains elusive, and according to the Sustainable Development Goals Report 2024, in management positions, at current rates, parity will require another 176 years.

Given that women are more likely than men to spend resources on supporting their families and communities, an adverse impact on women's employment has a cascading impact on the welfare of households, communities and economies (World Bank 2012).

The report also says that women carry an unfair burden of unpaid domestic and care work, spending 2.5 times more hours a day on it than men. Crisis situations like economic downturns and pandemic like conditions further impact women disproportionately, affecting their access to resources and work.



## South Asia and South East Asia: Countries Selected for the Study



This study seeks to delve into the complexities of gender inequality and the lack of economic empowerment, with a focus on **Bangladesh, India and Sri Lanka**. By examining these countries' performance in terms of per capita GDP and gender gaps in various socio-economic domains including economic empowerment, literacy rates, unemployment rates, etc, the study aims to provide a comprehensive understanding of the complicated challenges that women face due to their diverse economic, cultural and historical backgrounds.

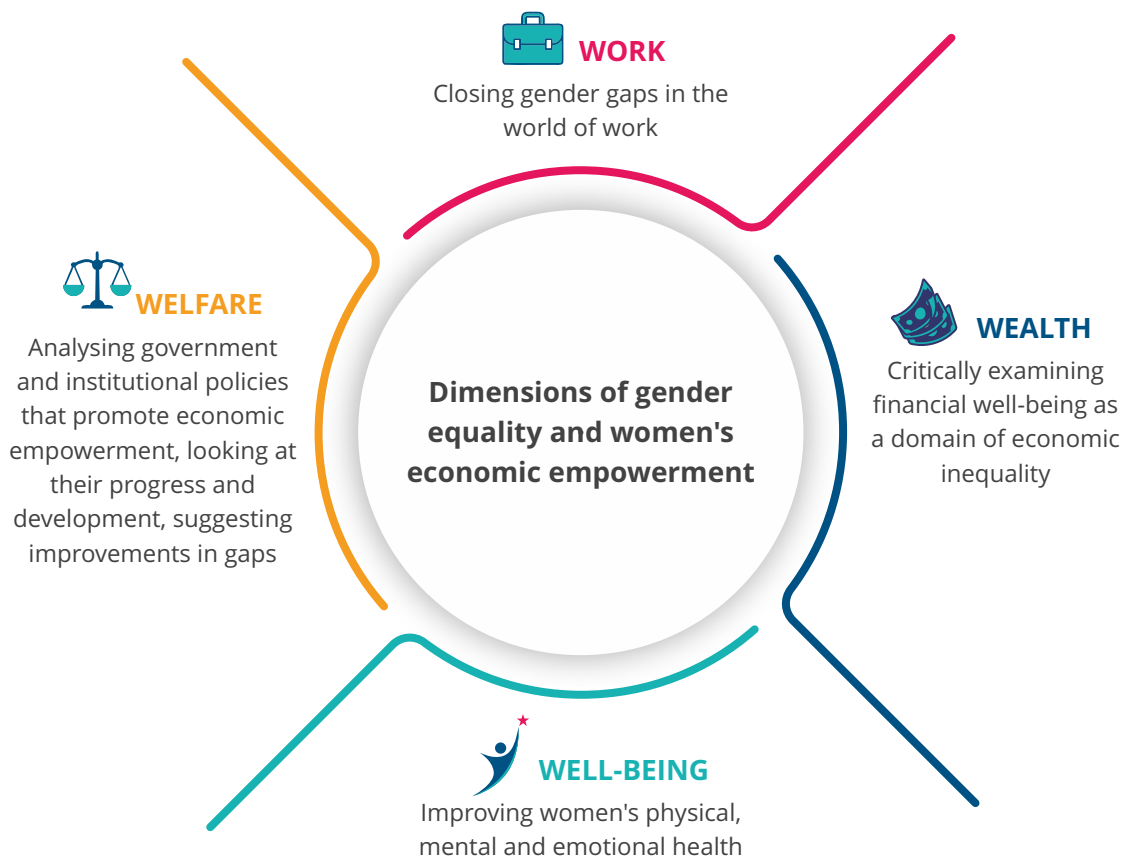
Among the emerging economies in South Asia, **India, Sri Lanka and Bangladesh** appear as representative examples due to common social and economic challenges that significantly impact women's engagement in the formal workforce. Issues such as gender stereotypes, discriminatory practices, unequal access to financial services and an uneven distribution of unpaid work are common themes in these countries that collectively contribute to lower rates of female participation in the labour market.

To provide a comparative perspective, we also include **Thailand**, a country in South East Asia that has shown better performance in various gender equality metrics, to uncover potential best practices and lessons that can be adopted. Thailand ranks 65<sup>th</sup> among 146 countries based on 4 sub-indices in the WEF's 2024 GGR report. It has a high per capita GDP attributed to a well-developed manufacturing sector and a thriving tourism industry. A high female literacy rate and low unemployment rate are a further testament to its economic performance, particularly vis-à-vis women in the formal sector. Thailand has also aligned its legislative and policy framework with international principles and instruments dedicated to fostering gender equality and economic empowerment for women.

In this context, Thailand emerges as a compelling model for study and which will facilitate a comparative analysis with the other countries in the **South Asian region**. An in-depth examination of Thailand's successes holds the promise of offering valuable insights to other countries seeking to enhance women's participation in the formal sector and creating a framework for sustainable progress and empowerment.

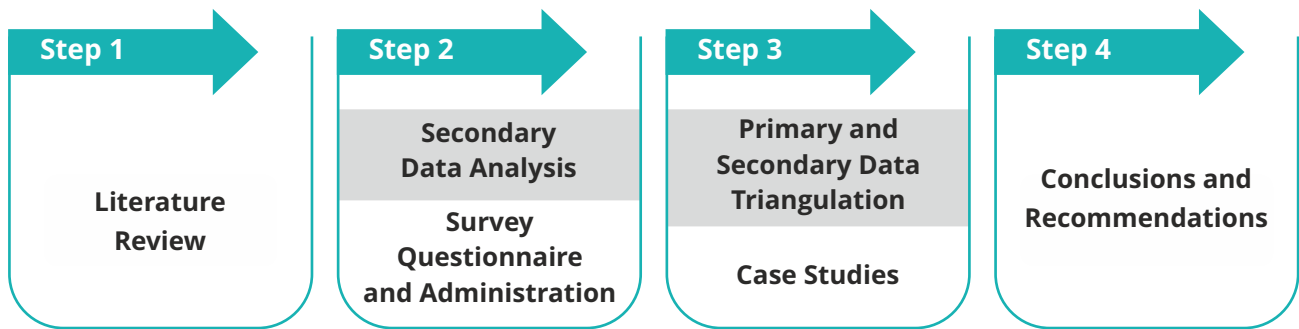
# The 4Ws - Work, Wealth, Welfare and Well-being

For a better understanding of the objectives, this study focuses on four key dimensions of empowerment and equality, the 4Ws, namely **work, wealth, welfare and well-being**. These 4Ws guide our research and are at the heart of this study. They cover the complicated issues faced by women and provide a structured approach toward an attempt to bridging the gender gap in the formal sector in the four countries in these regions.

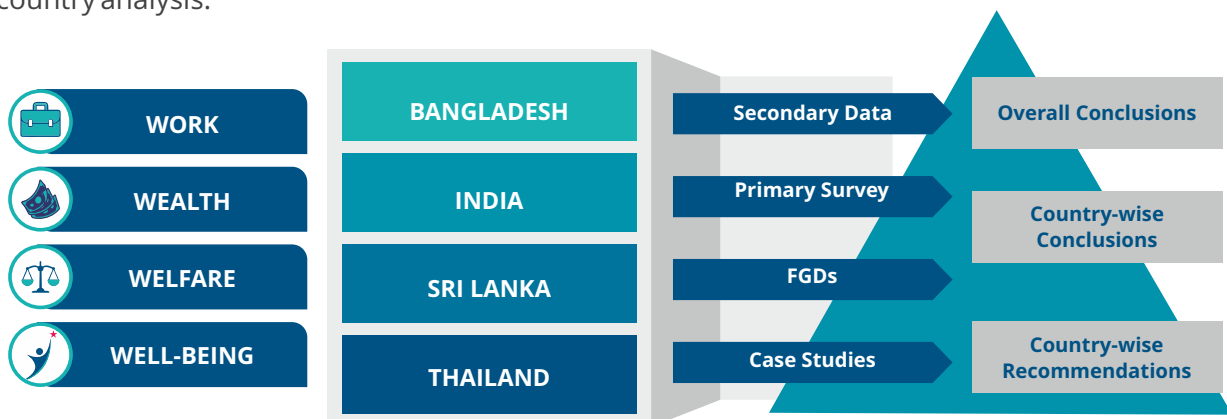


# Methodology and Approach

This study aims to answer the research questions through an analysis of primary and secondary data, juxtaposed to culminate in the triangulation of all sources of information / data and arrive at meaningful conclusions regarding the position of gender parity and women's economic empowerment in each country. To this end the study adopted a broad 4-step approach.



Data triangulation is a method involving cross-verification of information from multiple sources. By integrating primary survey data with indicators from secondary sources, the report provides a **comprehensive overall conclusion and country-wise conclusions** which facilitate a comparative country analysis.



By identifying strengths and weaknesses of different countries in the four parameters of work, wealth, welfare and well-being, the study seeks to understand the reasons for the existing gender inequality and lack of economic empowerment. The goal is to provide valuable insights and recommendations for empowerment of women to improve their participation in the formal sector.

Policy implementation by governments and proactive implementation by industry of practises that foster inclusion and encourage the economic empowerment of women, etc., will lead to achieving gender parity quicker and meeting the Sustainable Development Goals, as well as harness the contribution of women in the economy and society.

## Country Analysis Bangladesh



### WORK

- ▶ **Gender disparities in education** remain a significant challenge.
- ▶ Women often **face intrusive questions about marital status at job interviews**, and male-centric job descriptions contribute to gender discrimination and keep them from the workforce.
- ▶ **Family and personal responsibilities limit women's ability** to pursue further training or education.
- ▶ As per the World Bank, on an average, **men earn 35.8% more per hour than women**.
- ▶ Early marriage and childbirth significantly increase caregiving responsibilities. The **absence of paternity leave** only perpetuates traditional gender roles, placing the burden of caregiving disproportionately on women and limiting their ability to fully engage in economic activities.



### WEALTH

- ▶ **Gender biases and stereotypes** are the top reason why fewer women opt to run businesses.
- ▶ Low educational attainment levels, the inability to work outside the home and lack of gender equality in property rights, including absence of independent sources of income are among the factors that impede the growth of women entrepreneurs in Bangladesh.
- ▶ Government initiatives aim to promote gender equality and support women's entrepreneurship. However, **low utilisation** suggests practical barriers persist.
- ▶ Female entrepreneurs face significant barriers in accessing formal credit, with **88% relying on informal sources of credit**.
- ▶ 55% of business owners participate in trade or industry associations, 86% reported that their contributions are dismissed or ignored.
- ▶ **Sons and daughters do not have equal inheritance rights**, limiting women's access to capital, necessary for creating wealth and pursuing business interests.



### WELFARE

- ▶ Only 9% of the surveyed women have utilised any government policy promoting entrepreneurship or workforce participation, indicating a **significant gap in awareness and outreach**.
- ▶ **Women hold only 21% of parliamentary seats** and 10% of ministerial positions, despite historical achievements in political leadership.



### WELL-BEING

- ▶ **Women bear a disproportionate burden of domestic chores** and caregiving, impacting their ability to engage in paid work and pursuing personal development opportunities.
- ▶ **Despite existing anti-sexual harassment laws, enforcement remains a challenge**. 35% of Women in Business report experiencing sexual harassment during business interactions.



## Policy Recommendations for Bangladesh

### WORK

#### Government

- ▶ **Diversifying** beyond the readymade garments (RMG) sector.
- ▶ **Removing entry barriers** imposed on employment of women in jobs deemed dangerous or in an industrial job and consent required for working at night.
- ▶ **Monitoring of existing equal remuneration law.**
- ▶ Amending the law to explicitly **prohibit dismissal of women based on pregnancy.**
- ▶ **Monitoring the age of marriage** and taking cognisance of under-age marriage.

#### Corporates

- ▶ **Fair recruitment practises** by corporates prohibiting intrusive personal questions during interviews, etc.

### WEALTH

#### Government

- ▶ **Inheritance law reforms** through national political and social consensus.
- ▶ **Financial inclusion schemes** to encourage women to open bank accounts, save and invest, and create more awareness about existing schemes.
- ▶ More schemes to **incentivise women entrepreneurs.**

### WELFARE

#### Government

- ▶ **Awareness and dissemination of information about existing government policies** aimed at encouraging women's participation in the workforce.

### WELL-BEING

#### Government

- ▶ Legislation of prevention and **punishment of sexual harassment.**

The economic empowerment of women in Bangladesh remains a critical yet challenging goal. Despite significant socio-economic progress and various governmental initiatives, women continue to face barriers in education, workforce participation and entrepreneurship. Addressing these challenges requires concerted efforts through improved policy implementation, by enhancing access to education and credit, and promoting gender equality in all social spheres. By closing these gender gaps in workforce participation rates, Bangladesh can unlock substantial economic potential, up to 40% of the current GDP and pave the way for inclusive and sustainable development.

## Country Analysis India

### WORK

- ▶ Despite women holding a higher percentage of undergraduate, master's and Ph.D. degrees, they constitute less than 20% of the labour force in urban areas (2020).
- ▶ Women often face **intrusive questions about marital status and male-centric words** in job descriptions which act as barriers to joining the workforce. 58% of the primary survey respondents said they faced such questions.
- ▶ In India, **skilling women is particularly challenging** due to their predominance in low-skill, low-paying jobs without social protection or job security, with 94% of all working women participating in the informal economy, where gender discrimination and wage disparities are more pronounced than in the formal sector.
- ▶ **Only 37% women use the internet compared to 53% men.**
- ▶ Women earn significantly less than men, with **a wage gap estimated at about 33%.**
- ▶ Women **face significant challenges at individual, family, workplace and societal levels**, such as guilt, lack of family support, unsupportive work environments, lack of infrastructure like creche and elder care, and deep-seated social norms which hinder their progress to leadership positions. Paternity leave is not legally mandated, nor is parental leave.



### WEALTH

- ▶ Only **21% of women are financially literate** compared to 29% of men.
- ▶ **Women accumulate only 64% of the wealth that men do** by the time of retirement. This is primarily on account of gender pay gaps, limited career progression and financial literacy gaps. In the primary survey 55% of the respondents concur that women accumulate less wealth over their lifetimes.
- ▶ Social norms that prevent distribution of wealth equally to daughters, despite generally equal inheritance laws, directly impacting women's wealth accumulation abilities.
- ▶ **Female entrepreneurs face significant barriers in accessing formal credit**, with 47% reporting difficulties and 82% relying on informal sources of credit.





## WELFARE

- ▶ **Only 13% of survey respondents have availed of any government policies** or schemes promoting entrepreneurship or workforce participation among women.
- ▶ **Safety** concerns significantly limit women's mobility in Indian cities. About 56% find public transport unsafe, and many have faced harassment.
- ▶ There is **relatively low representation in India in parliamentary bodies**, as reflected in the GGR 2024. However, at grassroots political level women accounted for 46% of the positions as on September 2020.
- ▶ Despite some progress in women's representation in corporate and political leadership in India, considerable gender disparities remain.



## WELL-BEING

- ▶ In India, **women spend 335 minutes a day on unpaid domestic work**, as compared to the 40 minutes spent by their male counterparts.
- ▶ Despite legal protections, workplace safety for women in India remains a major issue, with very few women reporting instances of sexual harassment.
- ▶ **Healthcare:** 75% of the survey respondents said that they go for **regular health check-ups**.



## Policy Recommendations for India

### WORK

#### Government

- ▶ **Removing entry barriers** in certain industrial jobs or jobs deemed dangerous, as well as working at night.
- ▶ **Affordable and monitored day care and elder care facilities** by government and corporates.
- ▶ **Strengthening enforcement of the equal remuneration law** to remove gender based pay gaps that currently exist.

#### Corporates

- ▶ **Adopting fair recruitment practices/processes** that prohibit male-centric job descriptions in job postings, intrusive personal questions during interviews.



## WEALTH

### Government

- ▶ **Reducing disparities in wealth accumulation** through monitoring of existing laws on equal pay, financial literacy training, supporting work-life balance measures (flexible hours, parental leave).
- ▶ **Targeted awareness programmes** to bring a cultural shift towards shared domestic responsibilities.
- ▶ **Addressing the issue of limited access to credit**, especially legislation explicitly prohibiting gender-based discrimination; and greater outreach of government finances.



## WELFARE

### Government

- ▶ **Awareness and dissemination of information** about existing government policies aimed at encouraging women's participation in the workforce.
- ▶ **Review impact of mandating one woman director** on company boards as a step toward enhancing the proportion of women's representation on boards.

### Corporates

- ▶ **Increasing representation of women in corporate leadership roles.**



## WELL-BEING

### Government

- ▶ **Improving mobility infrastructure** design to make it more women friendly and safe.



Women continue to face significant barriers to economic participation in India due to educational disparities and systemic gender biases which leads to a low labour force participation rate. Pay gaps, limited access to formal credit and a digital divide further exacerbate the challenges for women. Social norms and inadequate support systems for working mothers impede their career advancement. While some progress has been made in representation at grassroots political levels, significant efforts are still needed to address the pervasive gender disparities across all dimensions of work, wealth, welfare and well-being in India. Comprehensive policy interventions and cultural shifts are necessary to create an equitable and supportive environment for women to thrive.

## Country Analysis Sri Lanka

### WORK

- ▶ Insights from the primary survey reveals underlying issues in entering and staying in the workforce. **Women often face intrusive and personal questions** in the recruitment process.
- ▶ **Up-skilling and re-skilling** are crucial to stay relevant in the workforce. Women face peculiar hurdles due to social and related constraints, primarily, juggling professional responsibilities with family commitments, that impact up-skilling/re-skilling.
- ▶ **Gender-based pay and promotion gaps** are particularly prevalent in the private sector in Sri Lanka.
- ▶ **Most “family responsibilities” fall on women** of the household, holding them back in their careers. The absence of a paternity leave policy is also a critical challenge that women face in the workforce.

### WEALTH

- ▶ Economic decision-making and personal financial management are impacted **by financial literacy levels**, which are low in Sri Lanka. The need for integrating formal comprehensive financial literacy training into high school and college curricula in general, but also specifically for women/girls, was a recurring suggestion during in-person interviews.
- ▶ While there are **limited credit policies for entrepreneurs, even these are not easily accessible**. However, as indicated by the primary survey, it is a positive sign that very few women rely on informal sources of credit.

### WELFARE

- ▶ Despite some government schemes aimed at promoting female entrepreneurship less than 1% of primary survey respondents have availed **government initiatives and policies aimed at promoting entrepreneurship or workforce participation**.
- ▶ **Sexual harassment on public transportation** is a pervasive issue in Sri Lanka, significantly affecting women's mobility.
- ▶ The representation of women is notably low in **political leadership**. Interestingly, about half of those surveyed said that women in political leadership have not been effective in advocating women's needs.
- ▶ **Women are under-represented in managerial positions** despite higher education levels and the presence in mid- to high-skilled jobs. Lower likelihood of employment in managerial and supervisory roles can result from barriers to female promotion and a glass ceiling in the labour market.

## WELL-BEING

- ▶ According to a survey conducted by the Department of Census and Statistics in 2017, it was found that **87.3% of women carried out unpaid care and unpaid domestic work within a household.**
- ▶ **Sexual harassment** at the workplace is criminalized under Section 345 of the Penal Code (Amendment) Act No. 22 of 1995. However, implementation of the law appears ineffective, reflected in the rising cases of sexual harassment.



## Policy Recommendations for Sri Lanka

### WORK

#### Government

- ▶ **Removing entry barriers** that prohibit women from working at night and in certain industrial sectors and introducing legislation that explicitly prohibits discrimination in employment based on gender.
- ▶ **Equal remuneration law** that explicitly seeks equal remuneration for all for work of equal value, irrespective of gender.
- ▶ **Affordable and monitored day care facilities** by government and corporates.



### WEALTH

#### Government

- ▶ **More entrepreneurship initiatives** incentivising women in business, providing subsidies for rent, capital equipment and certifications, and explicitly prohibiting by law discrimination in access to credit based on gender.
- ▶ **Policies that support local manufacturers and production**, by making them competitive and attractive.



### WELFARE

#### Government

- ▶ **Building trust in government policies** for women's economic empowerment.
- ▶ **Infrastructure and sexual harassment:** providing greater security in public transport to prevent sexual harassment, the most prevalent form of violence against women in Sri Lanka.



## WELL-BEING

### Government

- ▶ **Comprehensive national awareness campaigns**, to educate women on the importance of regular health check-ups and preventive care.



*Sri Lanka has performed well in indicators related to education and health. However, the female labour force participation rate remains low due to legislative barriers, unpaid care responsibilities, gender-based discrimination and lack of government support in terms of schemes and initiatives aimed at improving the participation rate. This gap has further widened due to various economic crises that have hit the country in recent years. Strengthening policies to support women's participation in the workforce and addressing legislative barriers, as well as effective communication of existing schemes and programmes promoting women in business and employment, and improving infrastructure support related to caregiving and mobility are crucial for achieving gender parity. These changes will unlock women's full economic potential and contribute significantly to the country's development.*

## Country Analysis Thailand

Even as we study Thailand as a comparative country to learn from, the study found some gaps in complete gender parity in the formal workforce; while the other three countries can emulate several ideas from Thailand, we offer some suggestions for Thailand to further improve gender parity in the formal workforce.

### WORK

- ▶ Section 38 and Section 39 of the Labour Protection Act **restricts women from taking up some jobs** under certain hazardous conditions.
- ▶ Between 2010 and 2020, the value of **Thailand's digital services sector expanded by 37%, but the number of digital workers only rose by 26% indicating the need for up-skilling to meet this demand.**
- ▶ Thailand's Ministry of Labour mandates at least 30% women in training of new recruits and 40% training programmes for independent professionals. Additional support through infrastructure and training upgrades have also been mandated.
- ▶ In 2020, **gender based pay gaps were 11%** and consequently, women's earnings were 89.1 cents for every dollar earned by men.
- ▶ Comprehensive policies are in place under the **Labour Laws providing maternity leave. However there is no mandatory (paid) paternity leave** in place.



### WEALTH

- ▶ **Thai women do not lag behind men in financial literacy** levels.
- ▶ There are many policies in place to **support entrepreneurship**. These policies help to foster an entrepreneurial ecosystem, however most of them are gender neutral, and are not specific to women.
- ▶ There are policies in place to support female entrepreneur's access to formal credit, and 67% of Thai women entrepreneurs surveyed said that they have access to formal credit. However, 46% also said that they have had to rely on informal sources of credit.



### WELFARE

- ▶ Thailand's government has implemented policies to promote gender equality and support women's participation in the workforce. However, only 7% of the WIB and 9% of WIE respondents in the primary survey said that they have availed of any schemes.
- ▶ Gender representation in **political participation in Thailand is one of the poorest globally**. Thailand ranks at 102 in the political empowerment sub-index of the WEF GGR of 2024.
- ▶ In corporate leadership, **Thailand has a higher percentage of women in senior leadership roles compared to both the Asia-Pacific region and the global average.**



## WELL-BEING

- ▶ Women dedicate 3.2 times more time to unpaid domestic and care work compared to men.
- ▶ In 2007, the Thai government introduced the Universal Healthcare Coverage Scheme, wherein healthcare became free. Under this scheme, the beneficiaries are entitled to free medical treatment for most diseases.
- ▶ Thailand does not have strong anti-sexual harassment policies in place.



## Policy Recommendations for Thailand

### WORK

#### Government

- ▶ **Removing entry barriers** that prevent women from working in certain industries and jobs and **also barriers that impose restrictions on pregnant women** working under certain conditions.
- ▶ **Developing the care economy as a potential avenue** for employment generation given the growing aging population in Thailand.
- ▶ **Publishing sex-disaggregated data** on employment which will help in the drafting of policies focussed on increasing the participation of women in the formal workforce.
- ▶ **Ensuring pay gaps** do not widen through monitoring mechanisms.
- ▶ **Extending the public transport system network** and making it more affordable in rural and sub-urban regions to facilitate up-skilling / re-skilling since mobility was a key issue cited for the inability to up-skill/re-skill.



### WEALTH

#### Government

- ▶ Legislation explicitly **prohibiting discrimination in access to credit based on gender**.



### WELFARE

#### Government

- ▶ **Improving women's participation in political leadership** and decision making roles.



## WELL-BEING

### Government

- ▶ **Stronger laws on sexual harassment** removing all ambiguities related to definitions, operation and penalties.

### Corporates

- ▶ **Mental health awareness** to de-stigmatise mental health issues and encourage open conversations about mental well-being.



*Thailand, predominantly a patriarchal society with certain matriarchal characteristics, sees the oldest male typically holding authority in family and social affairs. Its economic growth and progressive gender equality initiatives have however resulted in significant improvements in women's workforce participation and leadership roles. Despite these advances, challenges remain, such as pay gaps, limited access to digital skills and low political participation. Strengthening policies to enhance financial literacy, access to credit and enforcement of strong anti-sexual harassment laws is crucial. By addressing these areas, Thailand can further bridge the gender gap, promoting a more inclusive and equitable society.*



# Why Thailand Stands Out



Thailand was chosen as an anchor country for our analysis of gender parity and women's economic empowerment, based on certain key indicators, viz the global gender gap report, female labour force participation rates, literacy rates, unemployment rate, GDP per capita, etc.

An in-depth examination of Thailand's successes to identify the reasons for their relative better performance, in comparison with the other countries in this study suggested that some of the reasons for Thailand's success in economically empowering women (and otherwise) are:



## Actionable Policy Solutions Across Countries

Most countries have gender-specific legislations and policies aimed at easing the uneven playing field; however, experience tells us **that Equal Input is NOT EQUAL to Equal Output**. One of the recurring messages this study encountered in all four countries is the disproportionate burden of housework, childcare and elder care that is placed on women. Such unpaid labour is not only **not** recognised as a contribution to the economy, but the understanding that this unpaid labour is exactly what allows men to fully engage in economic activities is lacking. Yet, for women earning an income, domestic tasks are still considered her primary responsibility - impacting performance in profession and health.

**Governments can play a part in altering this scenario through targeted programmes in mission mode. Unobtrusively didactic state-funded advertising and popular art that conveys messages about marriage as an equal partnership, equally shared household responsibilities being intrinsic to coupledness, and so on could be included in such programmes on traditional and new media platforms.** Privately funded creators across all the arts - writers, directors, actors, painters, sculptors - should be incentivised to generate works revolving around such subjects.

**The normalisation of equally shared domestic responsibilities, stay-at-home fathers, paternity leave and so on should be incorporated into school curricula at an early stage, and continue at every level in the education system.**

### WORK

#### Government

- ▶ Skill development opportunities for women employees and entrepreneurs.

#### Corporates

- ▶ Comprehensive paternity leave and/or parental leave policies.
- ▶ Hybrid work options available to both genders.



### WEALTH

#### Government

- ▶ Inclusion of financial literacy in curricula.
- ▶ Tax incentives to corporates that achieve gender diversity targets.
- ▶ Tax deductions for expenses related to childcare, eldercare and other caregiving expenses.

#### Corporates

- ▶ Funding maternity and paternity leave.
- ▶ Inclusion of financial management in capacity building initiatives.



## WELFARE

### Government

- ▶ Building a robust mobility infrastructure with a gendered lens.

### Corporates

- ▶ Social change through corporate gender sensitisation.



## WELL-BEING

### Government

- ▶ Gender studies and sensitisation as part of school curriculum.



All these routes should also be used to improve women's safety, denounce sexual violence, normalise women's leisure, and end the victim blaming and survivor shaming that pervades society.

A top-down approach is essential to attain gender parity. However, not all change can be effected at the regulatory and/or government level. 360-degree progress can be achieved only by addressing the social and cultural values ingrained in our collective psyche that have limited the advancement of women for generations. The latter requires an attitudinal shift. This means all-round change is possible only through a combination of a bottom-up and top-down approach. Organisations must also proactively work toward equality and equal opportunity in all areas and at all levels, looking beyond mere compliance requirements and diversity goals set on paper. **Only by doing so will they truly impact the societies within which they operate.**

By integrating these recommendations into strategies and action plans, governments, corporates, civil society and every individual can drive equitable, sustainable and inclusive economic growth.

### Areas for Further Research

Care ecosystem and delivery models

Designing a comprehensive gender sensitisation curriculum for all educational levels

Gender-sensitive urban planning and infrastructure

Impact of automation and changing technology on women in the workforce

Role of male allies in promoting women's economic empowerment

Impact of job mobility on pay gaps

# Chapter 1

## Setting the Context

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## Setting the Context

“If we truly wish to rethink the republic as one in which women really matter, we need to move beyond reflections about family relationships. The state needs to take the first step towards examining women's actual experienced reality in contexts of unequal pay, allocation of inferior work (compare numbers of men in the formal sector to women), and denial of rights over their minds and bodies.”

~ *Mrinal Pande (Indian Writer and Journalist)\**

These words speak volumes of where women are today professionally, the strides that have been taken, their achievements and successes. Yet biases continue to exist along with the onus of family responsibilities still largely falling solely on them, thus depriving the world of the untapped potential of so many people. To summarise and as suggested by data, there is still a long way to go to achieve complete gender parity in all spheres of life.

It is in this context that this study is undertaken – **bridging the gender gap in the formal sector**, to assess gender equality and women's economic empowerment in a select few countries in Asia with a particular emphasis on their **access to 4Ws, viz, work, wealth, welfare and well-being**. The countries covered in this study are India, Bangladesh and Sri Lanka in South Asia; they are compared with a better performing country in South East Asia, viz Thailand. Thailand is an anchor country for the study, emerging as a leader in economic development in this region particularly with regard to representation and participation of women in the workforce, due to several factors, including its robust economy and per capita GDP and its performance in the World Economic Forum's (WEF) Global Gender Gap Report (GGR), etc., vis-à-vis the other countries. It thus offers a basis for understanding the complex interplay between economic

prosperity, socio-cultural norms, gender equality initiatives and women's participation in the formal sector.

“**The full participation of women to all levels of decision-making is a basic human right.**  
Esther Duflo, “Women Empowerment and Economic Development” (Journal of Economic Literature 2012)

### 1.1 Background and Objectives

Gender equality and women's economic empowerment have emerged as crucial facets of social and economic development. The empowerment of women not only fosters individual growth but also propels nations toward prosperity. It has the potential to positively impact economic and social growth, enhance education and health of the future generations and is a key pillar of sustainable development as acknowledged by UN. It breaks down barriers, nurtures innovation, redefines traditional roles in society and allows women to reach their full potential. Yet, the road to gender equality remains ridden with hurdles impeding the advancement of women in various spheres.

Among other drivers of gender equality, women's economic empowerment is a critical

\*Mrinal Pande, is an Indian writer and journalist and former Chairperson, Prasar Bharati in her column in the Indian Express ‘We, the women,’ published on January 26, 2022 (<https://indianexpress.com/article/opinion/columns/for-a-republic-where-women-matter-7741650/>)



one; it is about building women's competitiveness in the market that includes eliminating barriers to economic resources and unfair competition at both the individual and policy level (World Bank 2006).<sup>1</sup> More specifically what this means is, it includes women's ability to participate equally in existing markets; their access to and control over productive resources; access to decent work; control over their own time, lives and bodies; and increased voice, agency and meaningful participation in economic decision-making at all levels, from the home to international institutions (UN Women 2018).<sup>2</sup>

In addition to promoting equitable economic growth, empowering women also assists businesses by enhancing organisational performance. However, there is a long way to go in realising full economic empowerment and gender equality as envisaged in the Sustainable Development Goals (SDG5).

SDG 5 aims to achieve gender equality and empower all women and girls, recognising gender equality as a fundamental human right and a foundation for a peaceful, prosperous and sustainable world. Key targets include ending discrimination and violence against women, eliminating harmful practices like child marriage and female genital mutilation, valuing unpaid care work, ensuring women's participation in leadership, and providing universal access to sexual and reproductive health. It also calls for reforms to give women equal rights to economic resources, enhancing technology use for

women's empowerment, and adopting strong policies for gender equality. *Achieving SDG5 is vital for the 2030 Agenda for Sustainable Development, as gender equality is crucial for eradicating poverty and promoting inclusive growth.*

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*Parity in women's participation in public life remains elusive, and in management positions, at current rates, parity will require another 176 years. Women carry an unfair burden of unpaid domestic and care work, spending 2.5 times more hours a day on it than men.*<sup>3</sup>

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Esther Duflo in her paper, 'Women Empowerment and Economic Development' talks about the empowerment–development nexus, and argues that the interrelationships are probably too weak to be self-sustaining, and that continuous policy commitment to equality for its own sake may be needed to bring about equality between men and women. The paper refers to two rationales for supporting active policies to promote women.

The first is that equity is valuable in and of itself: women are currently worse-off than men, and this inequality between genders is repulsive in its own right. The second, a central argument in the discourse of policymakers, is that women play a fundamental role in development. The paper therefore notes that the gender gap in education, political participation and employment opportunities should be reduced, not merely because it is equitable to do so, but also because it will have beneficial consequences on many other society-wide outcomes; in other words, to increase efficiency.<sup>4</sup> The efficiency argument supporting

<sup>1</sup>Sirivunnabood, Pitchaya and Suan Liao. Women's Economic Empowerment in Asia. Asian Development Bank, 2021. [www.adb.org, https://www.adb.org/publications/women-economic-empowerment-asia](https://www.adb.org/publications/women-economic-empowerment-asia)

<sup>2</sup>Sirivunnabood, Pitchaya and Suan Liao. Women's Economic Empowerment in Asia. Asian Development Bank, 2021. [www.adb.org, https://www.adb.org/publications/women-economic-empowerment-asia](https://www.adb.org/publications/women-economic-empowerment-asia)

<sup>3</sup>United Nations. The Sustainable Development Goals Report 2024. United Nations

<sup>4</sup>Duflo, Esther (2012). "Women Empowerment and Economic Development". *Journal of Economic Literature*. 50 (4): 1051–1079. doi:10.1257/jel.50.4.1051. hdl:1721.1/82663. JSTOR 23644911. S2CID 17267963.

women's empowerment thus shapes policy debate and resultant economic policies.

The Covid-19 pandemic, though, exacerbated existing inequalities, leaving women, especially young women, disproportionately affected and slower to recover in the labour market.

Even in non-crisis times, decent work deficits are more pronounced among women. They tend to receive lower remuneration for the same work and frequently endure poorer working conditions than their male counterparts (WEF 2019; ILO 2021a). They are also employed in lower paying jobs, are more susceptible to layoffs and face more barriers to re-entering the labour market compared to men.

*Analysis by UN Women and the UNDP suggested that by 2021 approximately 435 million women and girls around the world (are) living on less than US\$1.90 per day – and that 47 million (fell) back into poverty as a result of pandemic-related shocks (UN Women 2020).*<sup>5</sup>

One of the areas that requires immediate attention is the disproportionate burden of housework, childcare and elder care that is placed on women. Across the world, these jobs are simply assumed to be the responsibility of women family members. Such unpaid labour is not recognised as a contribution to the economy, nor have mindsets evolved to an understanding that a man who has a stay-at-home wife is largely able to be fully present at his job because a woman is at home taking care of the house and children, the larger family, and all his health and nutritional needs.

The findings of a study by Goldin, Kerr, and Olivetti (2022), highlighted significant gender

disparities in earnings, especially between mothers and fathers. The study identified two primary gaps: the '**motherhood penalty**,' which is the difference in earnings and hours between mothers and non-mothers, and the '**parental gender gap**,' which is the difference between mothers and fathers. It was found that women with young children work significantly fewer hours. However, as children grow up and leave home, these women increase their work hours and move into higher-earning positions, thereby reducing the motherhood penalty. By their 50s, women with children earn less than those without children, when accounting for work hours and experience. Conversely, fathers maintain their gains, earning more per child, regardless of the child's age, while mothers earn less per child, even with similar work hours and experience. This highlights the persistent and significant impact of parenthood on gender earnings inequality.<sup>6</sup>

These pre-existing disparities were exacerbated by the COVID-19 pandemic. Women constitute a large share of the workforce in some of the sectors that were worst affected by COVID-19. For instance, they constitute over 70% of the workers in health and care institutions worldwide (ILO 2020c). A large share of women in developing economies rely on employment directly or indirectly linked to supply chains and so, supply chain disruptions have also had a significant negative impact on women's employment. In addition, lockdowns that kept men home from work and children home from school, added to household care burdens, of which women bore a disproportionate share (ILO 2020a).

<sup>5</sup>World Employment and Social Outlook: Trends 2022. Report, 17 Jan. 2022. [www.ilo.org, http://www.ilo.org/global/research/global-reports/weso/trends2022/WCMS\\_834081/lang-en/index.htm](http://www.ilo.org/global/research/global-reports/weso/trends2022/WCMS_834081/lang-en/index.htm).

<sup>6</sup>Goldin, C., Kerr, S. P. and Olivetti, C. (2022), 'The other side of the mountain: women's employment and earnings over the family cycle', IFS Deaton Review of Inequalities [https://scholar.harvard.edu/sites/scholar.harvard.edu/files/goldin/files/\\_goldinkerolivetti\\_ifs.pdf](https://scholar.harvard.edu/sites/scholar.harvard.edu/files/goldin/files/_goldinkerolivetti_ifs.pdf)

Given that women are more likely than men to spend resources on supporting their families and communities, an adverse impact on women's employment has a cascading impact on the welfare of households, communities and economies (World Bank 2012).<sup>7</sup>

## 1.2 South Asia and South East Asia: Countries Selected for the Study

Among the emerging economies in South East Asia and South Asia, Thailand, India, Sri Lanka and Bangladesh appear as representative examples due to common social and economic challenges that significantly impact women's engagement in the formal workforce. Issues such as gender stereotypes, discriminatory practices, unequal access to financial services and an uneven distribution of unpaid work are common themes in these countries that collectively contribute to lower rates of female participation in the labour market.

This study seeks to delve into the complexities of gender inequality and the lack of economic empowerment, with a focus on **India, Bangladesh and Sri Lanka**. By examining these countries' performance in terms of per capita GDP and gender gaps in various socio-economic domains, the study aims to provide a comprehensive understanding of the complicated challenges that women face due to their diverse economic, cultural and historical backgrounds. To provide a comparative perspective, we also include **Thailand**, a country in South East Asia that has shown better performance in various gender equality metrics, to uncover potential best practices and lessons that can be adopted.

This is further explained in this section through a comparison of various metrics linked with income and gender.

### Female Labour Force Participation

Female Labour Force Participation (FLFP) rate is a crucial indicator of women's empowerment. While it may not capture domestic and other home-based work, the kind of work it does capture – employment outside the home – is perceived by many economists as the strongest relationship with empowerment (Gulati and Johnson, 2017).<sup>8</sup>

Over the last two decades, women in South Asia have made strides in catching up with men in attaining education. However, despite legislative efforts aimed at enhancing employment opportunities for women, their participation in labour markets remains limited. In 2023, only 28%<sup>9</sup> of South Asia's working-age women were part of the labour force, representing approximately half the average observed among emerging market and developing economies (EMDEs).<sup>10</sup> The male labour force participation (MLFP) stood at 77% - a significant gap.

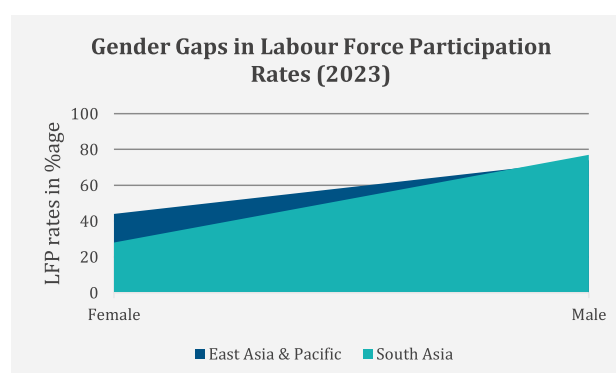


Figure 1.1: Gender Gaps in Labour Force Participation Rates (2023); Source: World Bank Data 2023

<sup>7</sup>World Employment and Social Outlook: Trends 2022. Report, 17 Jan. 2022. [www.ilo.org, http://www.ilo.org/global/research/global-reports/weso/trends2022/WCMS\\_834081/lang--en/index.htm](http://www.ilo.org/global/research/global-reports/weso/trends2022/WCMS_834081/lang--en/index.htm).

<sup>8</sup>South Asian Women's Economic Empowerment- the Unfinished Agenda <https://www.efsas.org/EFSAS-Women%20Economic%20Empowerment%20South%20Asia-February%202021.pdf>

<sup>9</sup><https://data.worldbank.org/indicator/SL.TLF.TOTL.FE.ZS?locations=85>

<sup>10</sup>South Asia Needs More Women in the Workforce. 27 Nov. 2023 <https://blogs.worldbank.org/voices/south-asia-needs-more-womenworkforce>.



In the East Asia and Pacific region, the scenario is vastly different. The FLFP rate is significantly higher at 44%, while the MLFP rate remains high at 74%, and as the numbers indicate the gender gap is greatly reduced.

Among the countries covered in this study, Thailand leads in overall participation, while there are significant gender gaps in all countries favouring the male workforce.

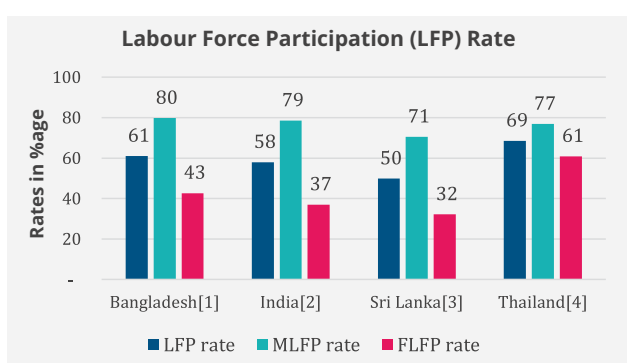


Figure 1.2: Labour Force Participation (LFP) Rate

Source:

[1] Bangladesh Bureau of Statistics (BBS). (2023). *Statistical Yearbook: Bangladesh 2022 (42nd Edition)*. Dhaka, Bangladesh: Statistics and Informatics Division (SID), Ministry of Planning, Government of the People's Republic of Bangladesh

[2] *Periodic Labour Force Survey (PLFS)*, July 2022-June 2023, Ministry of Statistics and Programme Implementation

[3] Department of Census and Statistics. (2022). *Sri Lanka Labour Force Survey Annual Report*. Ministry of Finance, Economic Stabilization and National Policies

[4] National Statistical Office, <http://statbbi.nso.go.th/staticreport/page/sector/en/02.aspx> (Quarter 1, 2023)

Low FLFP rates in the South Asia region especially in a country as large as India, poses a potential loss of the demographic dividend arising from South Asia's expanding working-age population. The reasons for this low rate are manifold, including lack of skills, assets and networks, time-based constraints, limited mobility, gender

discrimination in hiring and promotion, and restrictive gender norms.<sup>11</sup>

### Gender Parity Index

The WEF's Global Gender Gap Index annually assesses gender parity across 146 countries, offering a comprehensive foundation for cross-country analysis. The report benchmarks the current state and evolution of gender parity across four key dimensions (Economic Participation and Opportunity, Educational Attainment, Health and Survival, and Political Empowerment).

In its 2024 report, Southern Asia (which includes Bangladesh, India and Sri Lanka), and East Asia and the Pacific (which includes Thailand) have exhibited progress in achieving gender parity.

While Middle East and North Africa has achieved the lowest gender parity score among the eight regions assessed in the Index, Southern Asia, with a gender parity score of 63.7%, is not too far behind. (Interpreting the final index scores as a percentage value that reveals how a country has reduced its gender gap helps make the index more intuitively appealing to readers).<sup>12</sup>

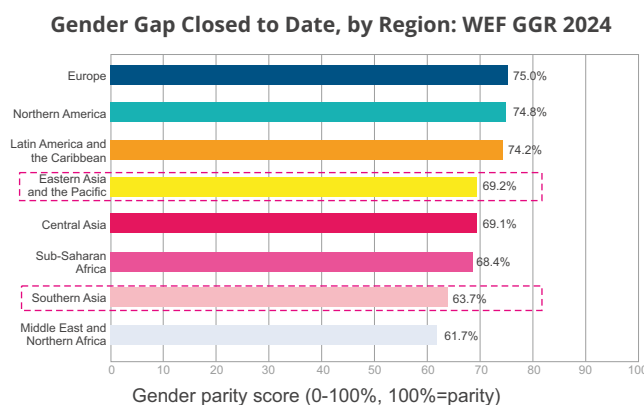


Figure 1.3: Gender Gap Closed to Date, by Region: WEF GGR 2024, Source: World Economic Forum, Global Gender Gap Index 2024

<sup>11</sup>Halim, D., O'Sullivan, M. B., and Sahay, A. (2023) World Bank Group Gender Thematic Policy Notes Series: Evidence and Practice Note on Increasing Female Labor Force Participation. <https://documents1.worldbank.org/curated/en/099439401252337890/pdf/IDU007b0345309ce80494f097fe0ee869b3ae535.pdf>

<sup>12</sup>World Economic Forum, Global Gender Gap Report 2023: Since the indicators in the subindexes are weighted by the standard deviations, the final scores for the subindexes and the overall index are not a pure measure of the gap vis-à-vis the equality benchmark, and therefore cannot be strictly interpreted as percentage values measuring the closure of the gender gap. However, for ease of interpretation and intuitive appeal, we will be using the percentage concept as a rough interpretation of the final scores.

Southern Asia lags behind East Asia and the Pacific, which has a higher score of 69.8%.

The 2023 report further estimated that at the current pace, Southern Asia would reach full gender parity in **149** years, while East Asia and the Pacific would take **189** years.

While there is visible progress in both these regions, challenges remain in sustaining progress towards achieving gender parity.

The 2024 GGR overall and sub-index rankings of Bangladesh, India, Sri Lanka and Thailand are:

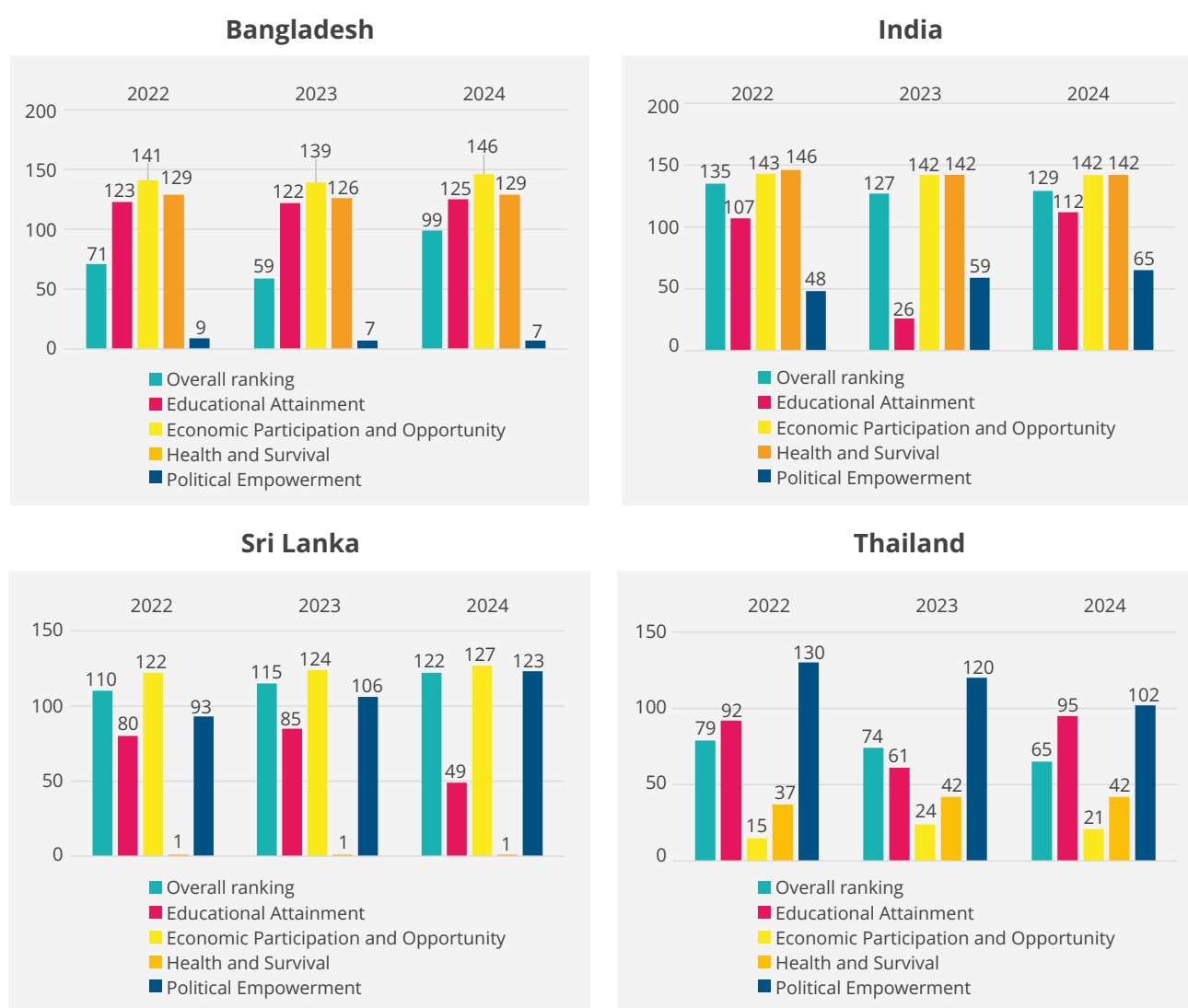


Figure 1.4: 2024 GGR Overall and Sub-index Rankings  
 Source: World Economic Forum, Global Gender Gap Index 2024

Over the past three years, Thailand's overall ranking has been consistently improving. India's has also improved. Bangladesh's ranking has fallen by almost thirty positions, while Sri Lanka's rank has also been steadily falling indicating potential concerns.

### Change in Performance Under the Sub-indices Over 3 Years

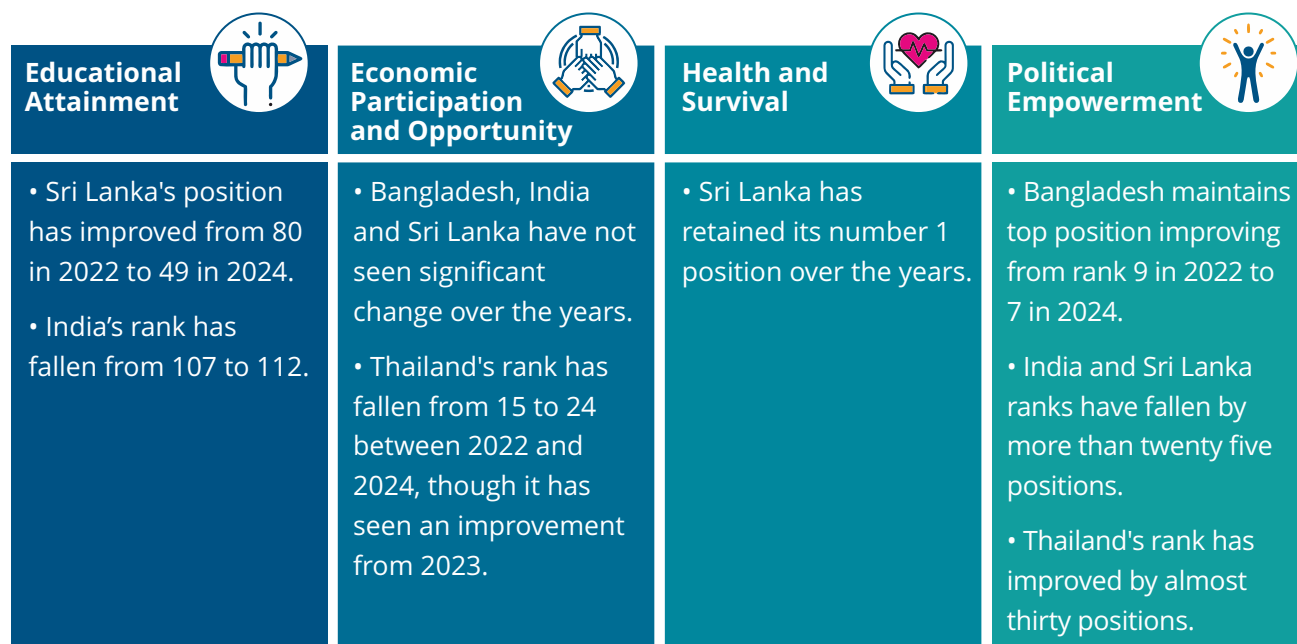


Figure 1.5: Change in Performance Under the Sub-indices Over 3 Years

#### Per capita income

Bangladesh, India, Sri Lanka and Thailand exhibit varying levels of economic development, as indicated by per capita GDP figures.<sup>13</sup>

| Country         | Per Capita GDP in USD (2023) |
|-----------------|------------------------------|
| Bangladesh      | 2,529                        |
| India           | 2,485                        |
| Sri Lanka       | 3,828                        |
| <b>Thailand</b> | <b>7,172</b>                 |

Table 1.1: Country-wise Per Capita GDP, Source: World Bank Data

While India and Bangladesh have among the lowest per capita GDP in the region, Thailand stands out, with a significantly higher per capita GDP highlighting its well-developed economy. Thailand is thus positioned as a compelling case study for understanding the potential link between economic strength, gender equality initiatives and women's participation in the formal sector.

#### Other Indicators

Other indicators, viz, literacy rate and unemployment rate, which serve as crucial benchmarks for evaluating the socio-economic landscape have further helped in our assessment of where women stand in the workforce in these countries.

<sup>13</sup> "World Bank Open Data." World Bank Open Data, <https://data.worldbank.org>.

**Literacy rate** is a fundamental indicator that provides insights into educational access and attainment across genders and a baseline to assess the levels of knowledge and skills within a population.

**Unemployment rate by gender** provides insights into the challenges faced by job seekers and the disparities in the employment landscape among women and men. This indicator is particularly valuable in assessing whether women face different challenges in securing employment compared to their male counterparts.

A comparative analysis is provided below:

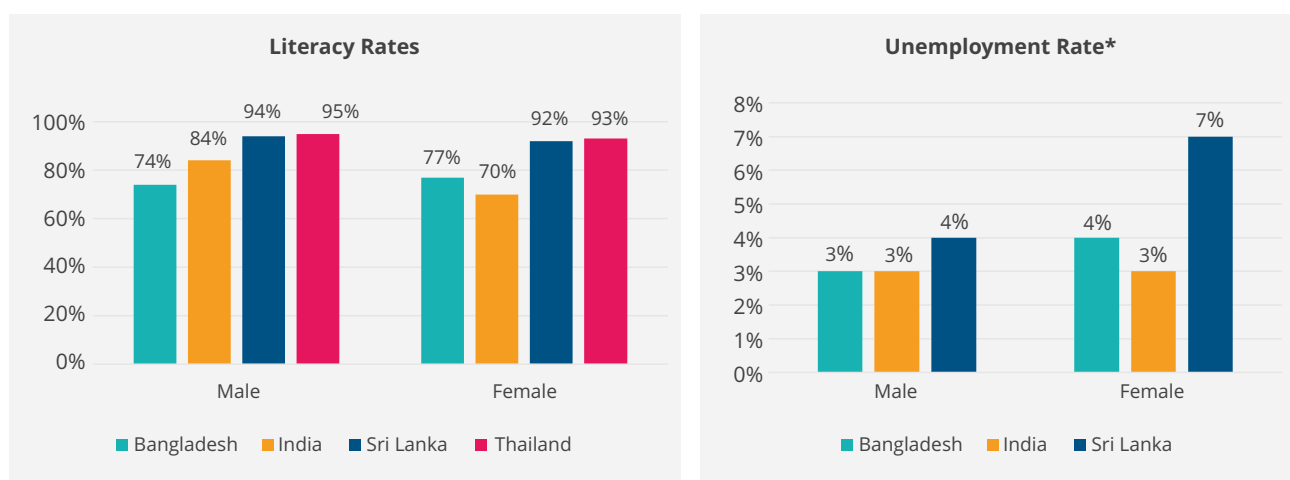


Figure 1.6: Country-wise Literacy and Unemployment Rates

Source (literacy and unemployment rate):

- Bangladesh Bureau of Statistics (BBS). (2023). *Statistical Yearbook: Bangladesh 2022 (42nd Edition)*. Dhaka, Bangladesh: Statistics and Informatics Division (SID), Ministry of Planning, Government of the People's Republic of Bangladesh

- India: *Periodic Labour Force Survey (PLFS), July 2022-June 2023*, Ministry of Statistics and Programme Implementation

- Sri Lanka; Department of Census and Statistics. (2022). *Sri Lanka Labour Force Survey Annual Report*. Ministry of Finance, Economic Stabilization and National Policies

- Thailand: National Statistical Office, <http://statbbi.nso.go.th/staticreport/page/sector/en/02.aspx> (Quarter 1, 2023)

\* For Thailand sex-disaggregated data is not available. The unemployment rate is 1.1% as of the first quarter of 2023.

Thailand leads in literacy rates for both men and women, while Sri Lanka closely follows. Bangladesh has a lower overall literacy rate highlighting the potential for improvement. In India however, the difference between female and male literacy rates is quite stark.

All countries have relatively low unemployment rates, with Thailand having the lowest rate at 1.1% as of the first quarter of 2023 (though Thailand does not provide gender segregated data).

In addition, Bangladesh, India, Sri Lanka and Thailand share some commonalities in their religious and cultural heritage due to geographical proximity and historical interactions with significant influence from Hinduism, Buddhism and Islam. Hinduism and Buddhism which originated in India have spread to the other three countries over the centuries. And, today, while India is predominantly Hindu, Bangladesh is predominantly Muslim, and Sri Lanka and Thailand are predominantly Buddhist.

Thailand ranks 65<sup>th</sup> among 146 countries based on 4 sub-indices in the WEFs 2024 GGR report. It has a high per capita GDP attributed to a well-developed manufacturing sector and a thriving tourism

industry. A high female literacy rate and low unemployment rate are a further testament to its economic performance, particularly vis-à-vis women in the formal sector. Thailand has also aligned its legislative and policy framework with international principles and instruments dedicated to fostering gender equality and economic empowerment for women.

In this context, Thailand emerges as a compelling model for study and which will facilitate a comparative analysis with the other countries in the **South Asian region**. An in-depth examination of Thailand's successes holds the promise of offering valuable insights to other countries seeking to enhance women's participation in the formal sector and creating a framework for sustainable progress and empowerment.

### 1.3 The 4Ws - Work, Wealth, Welfare and Well-being

For a better understanding of the objectives, this study focuses on four key dimensions of empowerment and equality, the 4Ws, namely **work, wealth, welfare and well-being**. These 4Ws guide our research and are at the heart of this study. They cover the complicated issues faced by women in South Asia and South East Asia, providing a structured approach toward an attempt to bridging the gender gap in the formal sector in the four countries in these regions.

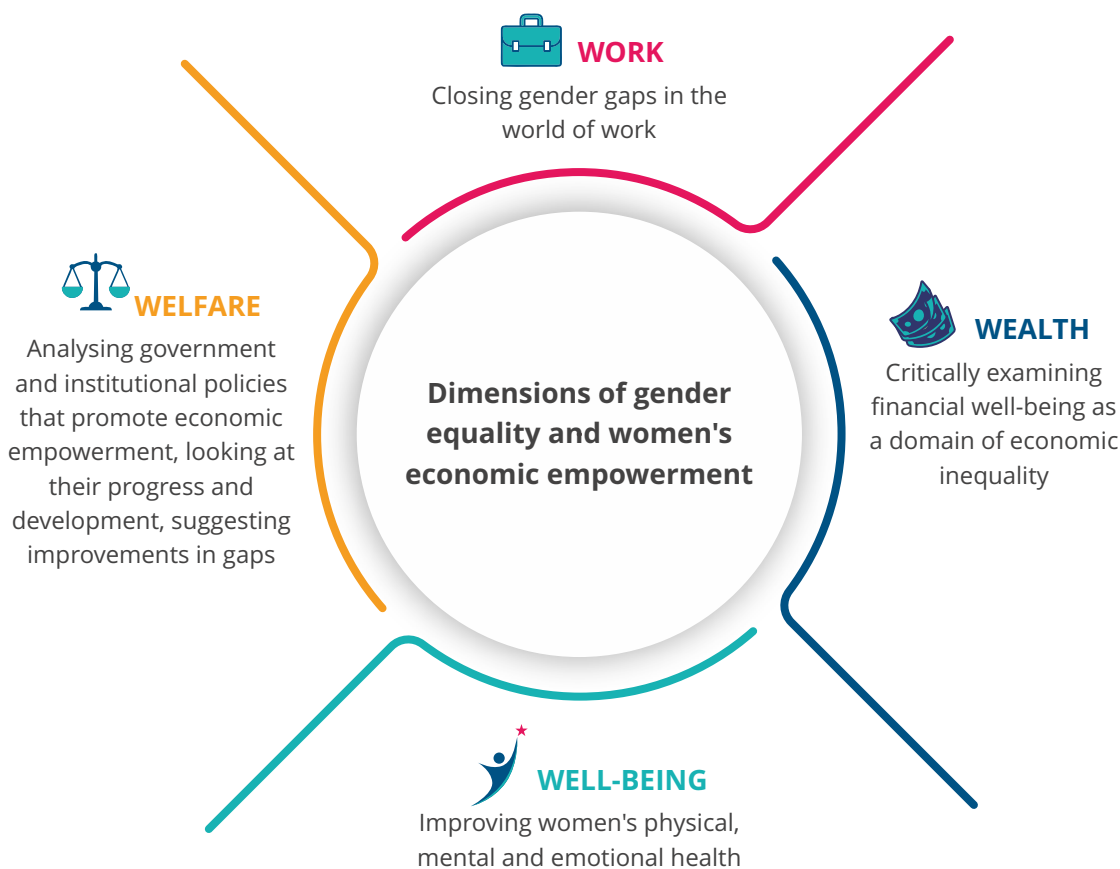


Figure 1.7: Dimensions of Gender Equality and Women's Economic Empowerment

## 1.4 Research Questions

The research questions have been formulated around these 4Ws.

### WORK



- ▶ What factors enable women to overcome the socio-economic challenges in obtaining and retaining gainful employment and what can be done to reinforce these?
- ▶ How can technological innovations and interventions be used to include participation of women in the workforce rather than exclude them?

### WEALTH

- ▶ What are the enablers of success for working women to grow and generate more wealth? How have existing challenges been overcome and what more should be done? (e.g.: policy support; financial literacy and access to credit; skilling; mentorship; etc.)?
- ▶ What are the factors that impact how women create, accumulate and invest wealth (including related to inheritance, pay gaps and expenditure patterns)?
- ▶ Does the risk appetite of women impede their financial growth, impacting their investment choices and wealth - if so, the reasons.



### WELL-BEING



- ▶ How do we measure well-being and what factors contribute to well-being of women? What support systems do women require for physical and emotional well-being to facilitate continuing in the workforce? Do they exist?
- ▶ Do sufficient protections and remedies exist against sexual harassment for women employees or entrepreneurs and how have employers responded (in terms of action taken and mental/ emotional support such as counselling)?
- ▶ How much leisure time do women have (outside of professional work and unpaid work at home) and how do they utilise it?

### WELFARE

- ▶ What is the existing policy support to promote gender equality and empowerment of women in the country? What more can be done?
- ▶ Is there sufficient infrastructure to support women entering and continuing in the workforce? Are these policies gender neutral?
- ▶ Has having women in corporate or political leadership and decision-making roles improved the welfare of women overall?



# Chapter 2

## Methodology and Approach

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## Methodology and Approach

This study aims to answer the research questions through an analysis of secondary data, juxtaposed with a primary survey of women in the formal sector in the four selected countries, with additional insights from interactions with women in business or as employees in corporations (through direct interviews and focussed group discussions) as well as meetings with other researchers engaged in the domains of gender diversity and women’s empowerment.

To this end the study adopted a broad 4- step approach.

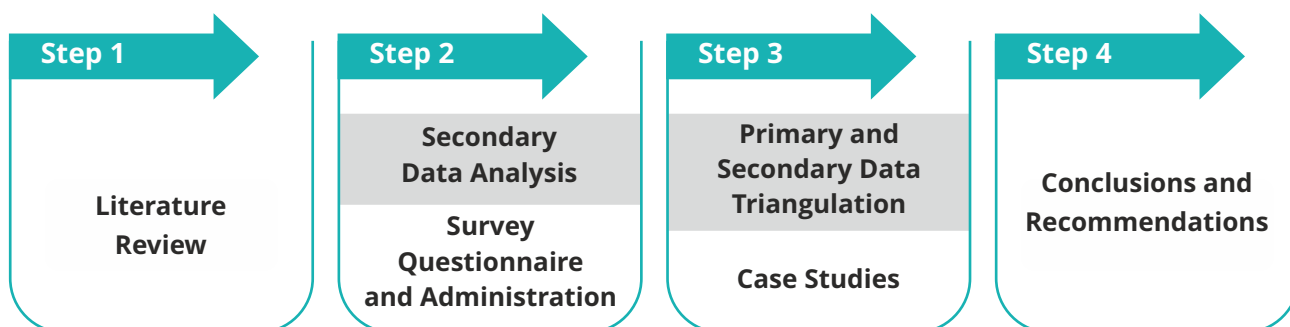


Figure 2.1: 4-step Approach

### Step 1: Literature Review

Literature review is a crucial component of this study, providing the foundation for understanding women's participation in the formal sector across Bangladesh, India, Sri Lanka and Thailand. It helped identify trends in labour force participation and the obstacles (if any) that women face in engaging in economic activities of their choice such as discrimination based on gender, lack of access to education and training, access to credit, wage gaps and issues related to physical and mental well-being.

We also evaluated existing policies and the legal frameworks within these countries that impact and / or contribute to women's participation in the workforce, assessing their effectiveness in promoting gender equality and protecting women's rights. We drew from a wide range of credible sources, including academic journals, government reports, reports of international

organisations (like the World Bank, International Labour Organisation, World Economic Forum, etc.), NGOs, and industry reports.

A critical evaluation of literature helped identify key positives and gaps which form the basis of our findings.

The findings from the literature review also helped in the design of questionnaires for the primary survey conducted in these four countries.

### Step 2: Secondary Data Analysis and Survey Questionnaire and Administration

Based on our literature review, and our understanding of the economic and cultural background of the selected countries and secondary data obtained from publicly available reliable sources, detailed survey questionnaires were developed.



**An Illustrative List of Secondary Data Includes:**

| <b>Secondary Source</b>   | <b>Region</b> |
|---|---------------|
| World Economic Forum: Global Gender Gap Report  | Global        |
| World Bank Indicators under Gender  | Global        |
| Gender Inequality Index: UNDP Human Development Report  | Global        |
| World Bank: Gender Data Portal- South Asia  | Global        |
| UN Women: Snapshot of Women's Leadership in Asia and the Pacific  | Global        |
| UN World Social Report 2020   | Global        |
| Population and Housing Census (2011)<br><a href="http://www.bbs.gov.bd/site/page/47856ad0-7e1c-4aab-bd78-892733bc06eb/Population-and-Housing-Census">http://www.bbs.gov.bd/site/page/47856ad0-7e1c-4aab-bd78-892733bc06eb/Population-and-Housing-Census</a> | Bangladesh    |
| Labour Force Survey   | Bangladesh    |
| Open Data Portal <a href="https://data.gov.lk/">https://data.gov.lk/</a>  | Sri Lanka     |
| Periodic Labour Survey, Ministry of Statistics and Programme Implementation (MoSPI)<br><a href="https://www.mospi.gov.in/">https://www.mospi.gov.in/</a>  | India         |
| Labour Force Survey<br><a href="https://www.nso.go.th/sites/2014en/Pages/Statistical%20Themes/Population-Society/Labour/Labour-Force.aspx">https://www.nso.go.th/sites/2014en/Pages/Statistical%20Themes/Population-Society/Labour/Labour-Force.aspx</a>    | Thailand      |

Table 2.1: Illustrative List of Secondary Data Sources

The survey was designed in a manner so as to elicit the most robust responses from the respondents that were stratified into two broad categories of women employed in the formal sector – women in business (WIB) and women in employment (WIE).

For this purpose, a third-party market research organisation (Ipsos) with experience in conducting such cross-country primary surveys, in the local language was engaged to administer the survey in the best possible way at each location.

*Sample Size and Addressable Population*

Our sample size adds up to 1,245 respondents and differs for each country based on broad factors such as GDP and population, so that we have sufficient data points to provide significant results in our overall analysis.

| Country      | WIB           |                 | WIE           |                 | Total         |                 |
|--------------|---------------|-----------------|---------------|-----------------|---------------|-----------------|
|              | Target Sample | Achieved Sample | Target Sample | Achieved Sample | Target Sample | Achieved Sample |
| Bangladesh   | 50            | 66              | 150           | 153             | 200           | 219             |
| Sri Lanka    | 50            | 53              | 150           | 168             | 200           | 221             |
| Thailand     | 50            | 60              | 150           | 160             | 200           | 220             |
| India        | 100           | 107             | 400           | 478             | 500           | 585             |
| <b>Total</b> | <b>250</b>    | <b>286</b>      | <b>850</b>    | <b>959</b>      | <b>1,100</b>  | <b>1,245</b>    |

Table 2.2: Primary Survey Sample Size

The sample size was divided into three categories of women. The two sub-categories under the main category “Women in Employment” are defined as follows:

- ▶ **Women in leadership positions:** includes C-suite employees as well as department and unit heads.
- ▶ **Women in non-leadership positions:** include those in corporate offices and branches lower in the hierarchy, as well as on the shop floor (factory workers) in case of manufacturing companies.

India has the world’s largest population. It is the fifth largest economy in the world and is one of the fastest growing emerging economies. Consequently, more women are expected to join the workforce. Considering this and other factors such as diversity across regions in human development, economic position,

workforce participation rate, as well as culture, traditions, values, religious beliefs, etc., we have considered a larger survey size for India, compared to other countries.

#### *Designing the Survey Questionnaire*

The primary survey questionnaire was designed through a systematic and comprehensive approach to ensure collection of robust and meaningful data. Critical areas affecting women's participation in the formal sector were identified through the literature review and analysis of related data obtained from such secondary sources, based on which key indicators and metrics were determined to formulate the structure of the questionnaire.

Since the focus of the study are the 4Ws, the questions were organised under each of these dimensions.

| Work  | Wealth                         | Welfare                   | Well-being                      |
|---|--------------------------------|---------------------------|---------------------------------|
| Motivation to Work  | Financial Literacy             | Government Policies       | Physical Well-being             |
| Entry Barriers-Visible and Invisible                              | Financial Decisions            | Infrastructure            | Emotional Well-being            |
| Working Arrangements  | Wealth Creation and Investment | Women in Leadership Roles | Anti-Sexual Harassment Policies |
| Training and Mentoring Opportunities                              | Access to Credit               |                           | Unpaid Labour/ Unpaid Work      |
| Pay Gaps and Career Growth/ Development                           |                                |                           | Long Leave/ Sabbatical          |
| Networking Skills and Opportunities                               |                                |                           |                                 |
| Maternity, Paternity, Adoption and Post Pregnancy Policies/ Needs |                                |                           |                                 |

Table 2.3: Sub-sections Under the 4Ws

Each sub-section had targeted questions designed to elicit nuanced responses from the participants.

For the complete set of questions refer to Annexures 2 (a) and 2 (b).

*Primary Survey Data Collection Methodology*

Ipsos, a leading global market research company with vast experience in conducting cross country surveys in local languages, was engaged to conduct the survey for this study.

Given the diverse socio-economic contexts and levels of women's participation in the formal sector across the four countries, the survey was **conducted through online surveys using Ipsos Interactive Services (IIS) panel** which specialises in conducting online surveys using advanced technology for data collection and analysis.

For details of the approach and methodology

adopted by Ipsos, refer Annexure 3.

**Step 3: Primary and Secondary Data Triangulation and Case Studies**

Primary and secondary data have been triangulated to produce an overall country analysis as well as a comparative analysis of the selected countries. The comparative analysis has helped in identifying best practices in one country for implementation in other countries and informed policy recommendations.

*Focussed Group Discussions, Roundtables and Interviews*

In addition, the study has incorporated insights based on lived experiences of working women through case studies of women in the workforce (through one-on-one interviews). These interviews explored personal experiences, challenges and strategies that have contributed to the

successful careers of these women. By presenting these narratives, the report aims to provide a deeper understanding of diverse pathways to success and the various factors that influence women's economic empowerment that complement the broader data analysis.

For deeper insights and to further validate primary survey findings, the study also conducted *Focussed Group Discussions (FGDs)*, roundtables and one-on-one interviews with renowned research institutions engaged in the gender and women's empowerment space. The objective was to capture nuanced perspectives on the challenges and successes experienced by women in the formal sector.

#### Heat Maps

Analysis of secondary and primary data are presented in the form of heat maps. Heat maps serve as an invaluable tool since visual representation allows us to quickly identify patterns, correlations and irregularities within complex data sets. Each cell within a heat map is color-coded based on its value, with specific shades representing different data ranges. A heat map has been prepared separately for secondary data (key socio-economic indicators from the World Bank) and the primary survey for each country, both categorised under the 4Ws, with

Thailand as a comparative country and anchor point. The reference of the colour codes in the heat map are described in the table below:

|               |   |
|---------------|---|
| <b>Rank 1</b> | Indicate high values or strong performance.                   |
| <b>Rank 2</b> | Represent mid-range values or average performance.            |
| <b>Rank 3</b> | Represent below average performance.                          |
| <b>Rank 4</b> | Show low values or poor performance.                          |
|               | Though WB data says "No", literature/facts suggest otherwise. |

Table 2.4: Heat Map Ranking Key

#### Data Triangulation

The above steps culminate in the triangulation of all sources of information / data and to arrive at meaningful conclusions regarding the position of gender parity and women's economic empowerment in each country.

Data triangulation is a method involving cross-verification of information from multiple sources. By integrating primary survey data with indicators from secondary sources, the report provides a **comprehensive overall conclusion** and **country-wise conclusions** which facilitate a comparative country analysis.

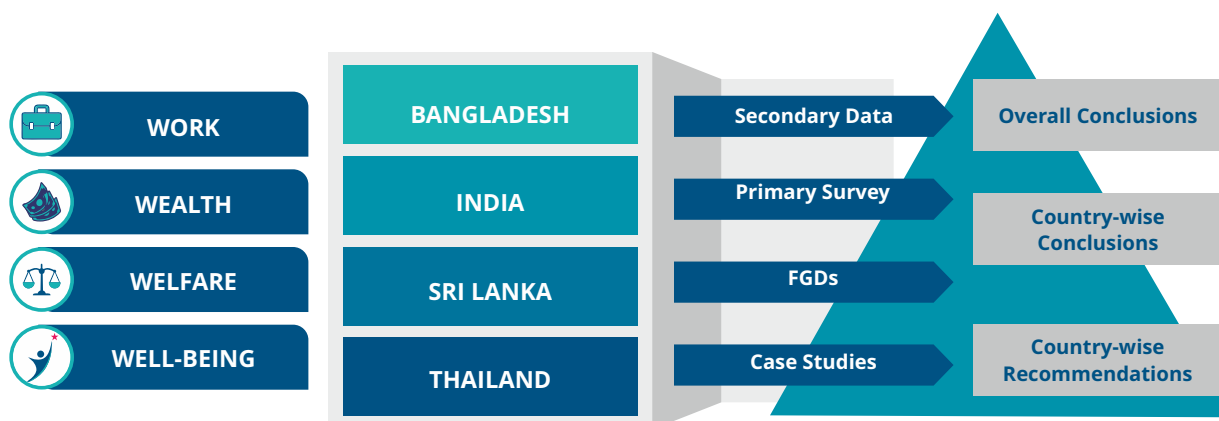


Figure 2.2: Data Triangulation

#### Step 4: Conclusions and Policy Recommendations

Through a comprehensive analysis of triangulated information for each country, the report identifies best practices and benchmarks and makes policy recommendations that could improve women's participation in the economy.

The targets of our recommendations are:

**Policy makers, i.e., governments:** One of the prime objectives of the study is to ensure that insights from the study are translated into policy; to ensure a comprehensive understanding of the research and its implications as well as buy-in and to facilitate concrete action on the ground and to spark societal change multipliers through targeted policies and programmes.

**Representatives of the formal sector, i.e. industry and trade bodies/associations:** The insights from this study will be shared with trade bodies and industry associations that work towards strengthening the formal sectors of their respective countries. These organisations will be encouraged to adopt proactive and

voluntary measures to implement the report's recommendations before/complement any government legislation. This will bode well for the industry, potential investors and the economy.

*By identifying strengths and weaknesses of different countries in the four parameters of work, wealth, welfare and well-being, the study seeks to understand the reasons for the existing gender inequality and lack of economic empowerment. The goal is to provide valuable insights and recommendations for empowerment of women to improve their participation in the formal sector.*

*Policy implementation by governments and proactive implementation by industry of practises that foster inclusion and encourage the economic empowerment of women, etc., will lead to achieving gender parity quicker and meeting the Sustainable Development Goals, as well as harness the contribution of women in the economy and society.*

# Chapter 3

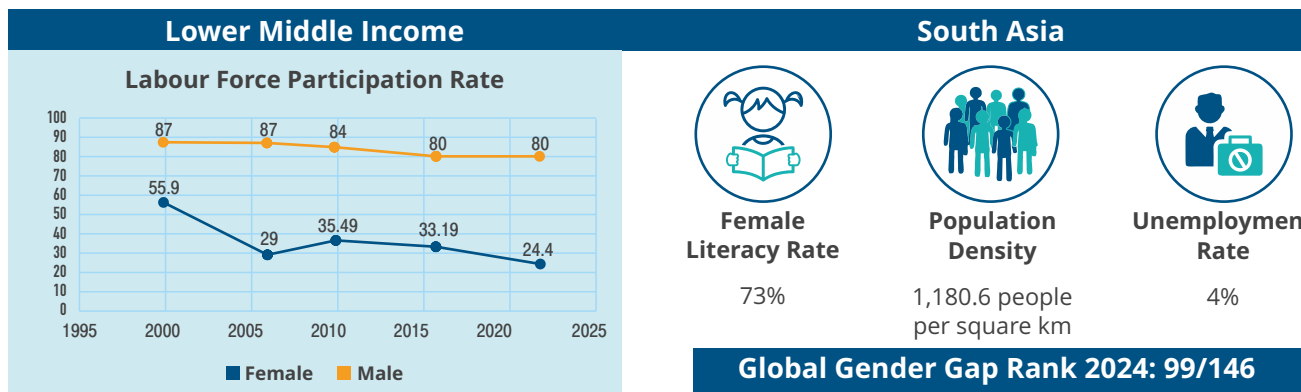
## Country Analysis – Bangladesh

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# Country Analysis – Bangladesh

## 3.1 Overview



### Women Business and Law 2.0 Indicators 2024



### Analysis of Performance in World Bank and Primary Survey Indicators<sup>14</sup>

| Indicator Reference              | Work | Wealth | Welfare | Well-being |
|----------------------------------|------|--------|---------|------------|
| <b>World Bank Indicators</b>     |      |        |         |            |
| Total                            | 11   | 8      | 4       | 2          |
| Rank 1                           | 4    | 3      | 2       | 1          |
| Rank 2                           | 0    | 1      | 0       | 1          |
| Rank 3                           | 0    | 0      | 0       | 0          |
| Rank 4                           | 7    | 4      | 2       | 0          |
| <b>Primary Survey Indicators</b> |      |        |         |            |
| Total                            | 11   | 10     | 7       | 10         |
| Rank 1                           | 5    | 5      | 2       | 1          |
| Rank 2                           | 3    | 2      | 2       | 7          |
| Rank 3                           | 1    | 1      | 2       | 2          |
| Rank 4                           | 2    | 2      | 1       | 0          |

<sup>14</sup> Rank 1 indicate high values or strong performance; Rank 2 represent mid-range values or average performance; Rank 3 represent below average performance; Rank 4 show low performance or poor performance.

**Key Takeaways from Triangulation of Primary Survey, Secondary Data, In-person Interviews & FGDs**

**COUNTRY BRIEF**

- ▶ **FLFP** rate stands at 24% compared to 80% **MLFP**.
- ▶ Bangladesh has one of the lowest rates of female employment in the world.
- ▶ Gender disparities in education remain significant challenge.



**WORK**

- ▶ **Entry barriers** include intrusive questions about marital status, male-centric words in job description.
- ▶ Family and personal responsibilities limit women's ability to pursue further training or education.
- ▶ **Promotion and pay gaps exist** with men earning 35.8% more per hour than women.
- ▶ **Motherhood Penalty:** Caregiving responsibilities and early childbirth significantly impact women's economic participation, leading to trade-offs between their roles in society and the workforce.



**WEALTH**

- ▶ **Wealth Accumulation:** 54% of the respondents agree that women accumulate less wealth over their lifetime compared to men.
- ▶ Almost 50% of the women entrepreneurs face stricter norms for availing credit, and 88% of the respondents rely on informal sources of credit.
- ▶ While 55% of business owners participate in trade or industry associations, 86% report their contributions are dismissed or ignored.



**WELFARE**

- ▶ Only 9% of the respondents have availed of any **government policy** promoting women in the workforce.
- ▶ Women are under-represented in **corporate and political leadership roles**.



**WELL-BEING**

- ▶ Women bear a disproportionate burden of unpaid labour, including domestic chores and caregiving responsibilities.
- ▶ There is presence of **anti-sexual harassment laws at the workplace** in place yet, women still face such incidences.

**Recommendations**

A summary of recommendations applicable to Bangladesh specifically is presented below. Recommendations common to all countries are included in the **Section "Actionable Policy Solutions Across Countries."**



## WORK



- ▶ Diversifying beyond the readymade garments (RMG) sector where women are primarily employed.
- ▶ Removing entry barriers on employment of women in jobs deemed dangerous or in an industrial job and consent required for working at night.
- ▶ Strengthening the equal remuneration law.
- ▶ Explicitly prohibiting dismissal of women based on pregnancy.
- ▶ Monitoring of the age of marriage and taking cognisance of under-age marriage.
- ▶ Fair recruitment practices/processes by corporates prohibiting intrusive personal questions during interviews, etc.

## WEALTH

- ▶ Inheritance law reforms through national political and social consensus.
- ▶ Financial inclusion schemes to encourage women to open bank accounts, save and invest, and also create more awareness about existing schemes.
- ▶ More schemes to incentivise women entrepreneurs.



## WELFARE



- ▶ Awareness and dissemination of information about existing government policies aimed at encouraging women's participation in the workforce.

## WELL-BEING

- ▶ Legislation of prevention and punishment of sexual harassment.



### 3.2 Introduction to Bangladesh

The economic empowerment of women is pivotal for achieving inclusive and sustainable development. Their participation in formal employment is key to this, yet numerous barriers still exist in closing the gender gap in the labour market, despite significant socio-economic progress.

Historically, women's participation in the Bangladesh labour force has seen fluctuating

trends. There was a gradual increase from the 1990s onwards, due to policy interventions and the rise of the ready-made garments (RMG) sector.<sup>15</sup> However, this trend has not been sustained, with significant declines observed in recent years.

Even though, Bangladesh ranks overall, moderately in the WEF-GGR report, it still ranks low in key sub-indices related to economic participation and opportunity, health and survival, and education attainment.<sup>16</sup>

<sup>15</sup>World Bank. (2021). Women's Economic Participation, Time Use, and Access to Childcare in Urban Bangladesh. [World Bank Document](#)

<sup>16</sup>WEF GGR Report 2023

### Overall Ranking: 99/146

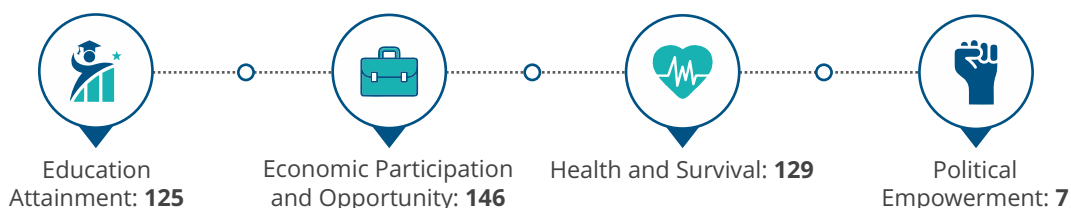


Figure 3.1: World Economic Forum: Global Gender Gap Report 2024 - Bangladesh Rankings

According to the World Bank's 2024 report "Women, Business and the Law (WBL)" the legal and regulatory barriers continue to hinder women's full economic participation in Bangladesh. The report's<sup>17, 18</sup> index provides valuable insights into the legal environment for women in different countries and regions, reflecting access to rights and opportunities as entrepreneurs and employees. WBL 2.0 legal frameworks score for Bangladesh (32.5 out of 100.0) is lower than the global average (64.2) and lower than the South Asia regional average (45.9). This indicates significant scope for improvement across all indicators analysed in the report.



Figure 3.2: Women, Business and the Law 2024 - Scores (Bangladesh) (refer to footnote below for details)

The scores under each of the WBL 2024 2.0 indicators is provided below:

#### Women, Business and the Law 2024 2.0 Indicator Scores

| WBL 2.0                     | Safety | Mobility | Work-place | Pay  | Marriage | Parent-hood | Childcare | Entre-preurship | Assets | Pension |
|-----------------------------|--------|----------|------------|------|----------|-------------|-----------|-----------------|--------|---------|
| Legal Frameworks Score      | 0.0    | 75.0     | 25.0       | 25.0 | 50.0     | 25.0        | 50.0      | 25.0            | 25.0   | 25.0    |
| Supportive Frameworks Score | 25.0   | 66.7     | 0.0        | 0.0  | 100.0    | 33.3        | 25.0      | 66.7            | 33.3   | 0.0     |
| Expert Opinions Score       | 25.0   | 25.0     | 25.0       | 25.0 | 25.0     | 37.5        | 25.0      | 25.0            | 0.0    | 50.0    |

Figure 3.3: WBL 2024 2.0 Indicator Scores (Bangladesh)

<sup>17</sup>Women, Business and Law 2024: Women, Business and the Law 2024 (WBL 2024) identifies barriers for women's economic empowerment in three areas: women's legal rights, policy instruments designed to support the implementation of these rights, and how these rights are realized in practice. For that purpose, three new Women, Business and the Law 2.0 indexes are presented for ten indicators: (1) legal frameworks, (2) supportive frameworks, and (3) expert opinions. The Women, Business and the Law 1.0 and 2.0 **legal indexes analyze** domestic laws and regulations that affect women's economic opportunities. Answers to the questions in these indexes are based only on codified law. When the answers differ for different legal systems, the answer used is the one that applies to the majority of the population. The Women, Business and the Law 2.0 **supportive frameworks index analyzes** instruments designed to support the implementation of laws. The instruments considered include national policies, plans, programs, services, budgets, procedures, inspections, and sanctions for noncompliance with quality standards. The Women, Business and the Law 2.0 **expert opinions index** captures experts' responses to scale questions focusing on the outcomes in the topic areas assessed by Women, Business and the Law. Each question asks for the respondent's opinion on the extent to which these outcomes are being realized in practice in a particular economy

<sup>18</sup>World Bank. (2024). Women, Business and the Law 2024. Washington, DC: World Bank. Retrieved from <https://wbl.worldbank.org/en/reports>

To improve these rankings, the report suggests that Bangladesh may consider enacting legislation on domestic violence, femicide, comprehensive sexual harassment protections and child marriage. Additionally, non-discrimination based on gender in recruitment, guidelines on flexible work arrangements and establishing specialized bodies to address gender discrimination in employment are critical steps towards improving women's economic empowerment.<sup>19</sup>

### 3.3 Analysis of Secondary and Primary Data under the 4Ws

#### Work

##### *Education and Female Labour Force Participation (FLFP)*

Gender disparities in education are a significant challenge in Bangladesh even though enrolment rates have seen vast improvements in the past few decades.

Bangladesh has achieved near gender parity in primary education, with enrolment rates for girls slightly surpassing those for boys in some areas.<sup>20</sup> Secondary school enrolment for girls has also improved significantly, jumping from 39% in 1998 to 67% in less than twenty years by 2017. This progress is largely due to initiatives such as the Female Secondary School Assistance Project (FSSAP), which provided stipends and tuition waivers to encourage girls' education. Despite these gains, dropout rates

remain high, with about 42% of girls dropping out before completing secondary school education and completion rates reaching a mere 59%.<sup>22</sup>

Factors contributing to the high dropout and low completion rates include child marriage, household responsibilities, pregnancies, and lack of access to appropriate health and safety information.<sup>23</sup>

**Bangladesh FGD**<sup>§</sup> participants also confirmed these facts. While they reiterated inadequacies in the education system in providing practical skills and relevant curricula, the lack of on-the-job training and the under-representation of women in STEM education and the tech industry, they also acknowledged the challenges women face in balancing multiple responsibilities and the difficulty in networking for career growth.

These disparities in education have parallely seen a decline in Female Labour Force Participation (FLFP) rates. The FLFP rate in Bangladesh witnessed a notable decrease from 55.9% in 2000 to 24.4% in 2022 with ups and downs in between. Many explanations have been attributed to this low rate including underreporting of women's home-based work in labour market surveys (Mahmud and Tasneem, 2011) and the influence of social and cultural factors often omitted in traditional labour market studies. Such factors include norms related to women's safety and seclusion

<sup>19</sup> World Bank. (2024). Women, Business and the Law 2024. Washington, DC: World Bank. Retrieved from <https://wbl.worldbank.org/en/reports> (BANBEIS, 2023)(BBS Portal Gov BD). Table 12:13 Page 444

<sup>21</sup> Sosale, S., Asaduzzaman, T. M., and Ramachandran, D. (2019). Girls' education in Bangladesh: A promising journey. World Bank Blogs. Retrieved from <https://blogs.worldbank.org/en/endpovertyinsouthasia/girls-education-bangladesh-promising-journey>.

<sup>22</sup> Sosale, S., Asaduzzaman, T. M., and Ramachandran, D. (2019). Girls' education in Bangladesh: A promising journey. World Bank Blogs. Retrieved from <https://blogs.worldbank.org/en/endpovertyinsouthasia/girls-education-bangladesh-promising-journey>.

<sup>23</sup> Sosale, S., Asaduzzaman, T. M., and Ramachandran, D. (2019). Girls' education in Bangladesh: A promising journey. World Bank Blogs. Retrieved from <https://blogs.worldbank.org/en/endpovertyinsouthasia/girls-education-bangladesh-promising-journey>.

§ FGD was conducted online with participants from Bangladesh on June 24, 2024

(Solotaroff et al., 2019; Kotikula et al., 2019; Węziak-Białowolska et al., 2020).<sup>24</sup>

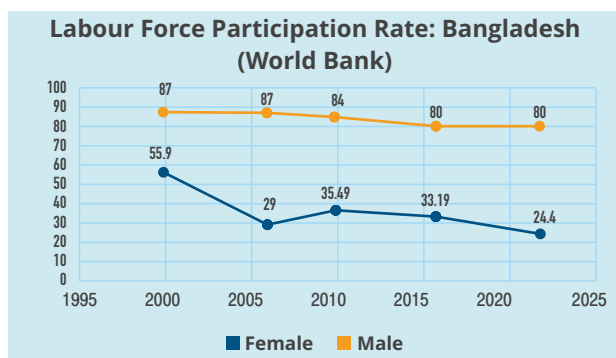


Figure 3.4: Labour Force Participation Rate: Bangladesh (World Bank)

According to an IMF report,<sup>25</sup> these existing gender gaps in the labour market could be costing Bangladesh as much as 21–34% of its potential national income. Other estimates suggest that Bangladesh could gain nearly 40% of its current GDP level by closing gender gaps in labour force participation rates. From a macroeconomic perspective, reducing barriers to women's economic participation and narrowing gender gaps in health, education and decision-making power could lead to significant welfare and output gains for Bangladesh.

The World Bank reported that Bangladesh has one of the lowest rates of female employment in the world due to restrictions on women's movements (Kotikula et al., 2019).<sup>26</sup> Other research has highlighted that ultra-poor women are more likely to work, and that a high school education lowers the prevalence of work, while

married women are less likely to work. Interestingly, the rise in unmarried women working outside the home suggests significant changes over the past three decades. This group of women, who would have previously stayed at home to protect their social and moral status, are now working outside the home for economic gain (Heintz et al., 2017).<sup>27</sup>

*The persistent gender gaps in Bangladesh's labour market, influenced by socio-economic and cultural barriers, significantly hinder its economic potential. Addressing these disparities could lead to substantial gains in GDP and overall welfare.*

#### Entry Barriers

Women in Bangladesh are predominantly employed in the agriculture and ready-made garments (RMG) sectors. The latter employs four million workers, the majority of whom are women (Alamgir and Alakavuklar, 2018),<sup>28</sup> approximately 80 percent (UN Women quoting the Bangladesh Garment Manufacturers and Exporters Association -BGMEA in 2020).<sup>29</sup> This sector has uplifted many poor and vulnerable women by providing employment opportunities, serving as a deterrent against early marriage and reducing fertility rates.<sup>30</sup>

The labour market remains heavily gender-segregated, with women predominantly employed in informal and low-paid sectors.<sup>31</sup>

<sup>24</sup>World Bank. (2021). Women's Economic Participation, Time Use, and Access to Childcare in Urban Bangladesh. [World Bank Document](#)

<sup>25</sup>Dept, International Monetary Fund Asia and Pacific. "Women's Empowerment, Gender Budgeting, and Intersection with Climate Change." IMF Staff Country Reports, vol. 2023, no. 410, Dec. 2023. <https://www.elibrary.imf.org/view/journals/002/2023/410/article-A003-en.xml>.

<sup>26</sup>Khan, M., and Bhattacharjee, S. (2022). Purdah in the 21st century: Women's experiences of work and space in Bangladesh. *World Development*, 147, 105643. [Online]. Available: <https://www.sciencedirect.com/science/article/pii/S0277539522000012>

<sup>27</sup>Khan, M., and Bhattacharjee, S. (2022). Purdah in the 21st century: Women's experiences of work and space in Bangladesh. *World Development*, 147, 105643. [Online]. Available: <https://www.sciencedirect.com/science/article/pii/S0277539522000012>

<sup>28</sup>Khan, M., and Bhattacharjee, S. (2022). Purdah in the 21st century: Women's experiences of work and space in Bangladesh. *World Development*, 147, 105643. [Online]. Available: <https://www.sciencedirect.com/science/article/pii/S0277539522000012>

<sup>29</sup>"Empowering Female Ready-Made Garments (RMG) Workers." UN Women – Asia-Pacific, [https://asiapacific.unwomen.org/en/countries/bangladesh/income-security/empowering-female\(2020\)](https://asiapacific.unwomen.org/en/countries/bangladesh/income-security/empowering-female(2020))

<sup>30</sup>UNWomen.<https://www.unwomen.org/sites/default/files/Headquarters/Attachments/Sections/CSW/65/MS%20Inputs%20Review%20Theme/Bangladesh.pdf>

<sup>31</sup>(United Nations Development Programme, 2022) Gender Equality in South Asia. (<https://www.undp.org/publications/gender-equality-south-asia>.)

Hence, there is a need to diversify employment opportunities for women beyond these traditional sectors to ensure sustainable economic participation.<sup>32</sup>

The barriers women face when attempting to enter the formal workforce further exacerbate this issue. During the Bangladesh **FGD**, participants shared their experiences of facing sexism at the workplace, particularly in male dominated industries. The group agreed that creating a positive and supportive work environment, where all employees are respected, was crucial to overcoming sexism.

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According to the **primary survey** conducted in Bangladesh, almost half of the women (47%) said that they encounter hostile interviewers, and 50% face intrusive questions about marital status or plans for children during job interviews, creating an unwelcoming environment and suggesting potential discrimination in the hiring process.<sup>33</sup>

*(Refer to Annexure 4: Work: B. Entry Barriers - Visible and Invisible - EQ1 for survey responses.)*

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### Re-skilling and Up-skilling Challenges

The World Bank reports that, once in a job, women are only half as likely as men to receive on-the-job training. Lack of technical skills prevents many female workers from being promoted, especially as industries shift to more high-skilled and capital-intensive forms.

Even in the RMG sector where women dominate, they experience several challenges as they navigate a changing industry. The pace of automation in the sector has been increasing as more factories adopt advanced production technologies, threatening the workforce and the female workers are most vulnerable, as they predominantly occupy junior and low-paid roles that are at greater risk.<sup>34</sup>

29% of female workers have no or incomplete primary education, compared to only 18% of male workers. Female workers have not always received the training they need to adapt to changing technological skill requirements of factories, and struggle to overcome existing gender-related perceptions that inhibit their advancement. They continue to suffer from skill and educational gaps when compared to male garment workers.<sup>35</sup>

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→ According to the **primary survey**, 60% said that family and personal responsibilities limit women's ability to pursue further training or education essential for career advancement.<sup>36</sup>

→ 84% of women see automation as an opportunity than threat.

*(Refer to Annexure 4: Work: D. Training and Mentoring Opportunities - Q3 and Q2 respectively for survey responses.)*

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Limited access to training therefore significantly hampers women's earning potential and career prospects.

<sup>32</sup><https://www.lightcastlebd.com/insights/2021/06/how-can-bangladesh-enforce-a-more-equitable-workforce/>

<sup>33</sup>World Bank. (2019). *Female Labor Force Participation in Bangladesh: What do We Know? How Can We Address it in Operations*. Retrieved from <https://openknowledge.worldbank.org/bitstream/handle/10986/34396/Female-Labor-Force-Participation-in-Bangladesh-What-do-We-Know-How-Can-We-Address-it-in-Operations.pdf?sequence=1>.

<sup>34</sup>FSG. "The Future of Work for Female Garment Workers in Bangladesh." Last modified September 2022. <https://www.fsg.org/wp-content/uploads/2022/09/Future-of-Work-for-Female-Garment-Workers-in-Bangladesh.pdf>.

<sup>35</sup>FSG. "The Future of Work for Female Garment Workers in Bangladesh." Last modified September 2022. <https://www.fsg.org/wp-content/uploads/2022/09/Future-of-Work-for-Female-Garment-Workers-in-Bangladesh.pdf>.

<sup>36</sup> This represents a multiple choice question, where the results may add up to more than 100%

*The disparity in training and skill development, coupled with the rapid automation in the RMG sector, has severely impacted workers in Bangladesh. To ensure their continued participation and advancement, it is crucial to address these educational and technical skill gaps and overcome gender-related barriers in the industry.*

### Gender-based Pay Gaps



Wage gaps exist between men and women in Bangladesh, favouring men, as per the World Bank. On an average, men earn 35.8% more per hour than women. The gap is wider (57.2%) in the agricultural sector. Women earn less than men across all age groups, with women over 65 facing the most significant disparity—their earnings are about 70% lower than men of the same age.<sup>36</sup>

Occupational segregation significantly contributes to pushing women into lower-paying sectors and jobs. Furthermore, gender discrimination in the

hiring process prevents women from accessing higher-quality employment opportunities (Bangladesh Jobs Diagnostic Report, 2017). The lack of female representation in decision-making roles further hinders progress towards achieving equal pay policies.<sup>37</sup>

→ 58% of WIB and 49% of the WIE respondents to the primary survey also, reported that they have experienced pay gaps (either in fees for a business project as business women or in salaries as employees) compared to a male counterpart. The primary reasons cited for these disparities include gender discrimination and lack of transparency in promotion policies / awarding contracts or projects, as also lack of negotiation skills.

→ Among the steps that can be taken to bridge pay/promotion gaps, the women surveyed in Bangladesh largely recommended: a) reservation of a certain percentage of hires/promotions across levels/function; (b) mandatory review of pay / promotion gaps; and (c) provide flexible working arrangements to all employees irrespective of gender.<sup>38</sup>

*(Refer to Annexure 4: Work: E. Pay Gaps for survey responses.)*

*Gender discrimination and lack of transparency in promotion policies/ awarding contracts or projects and lack of negotiation skills are some of the reasons for gender pay gaps which significantly hamper women's career advancement and earning potential.*

*The "motherhood penalty" only exacerbates the situation, due to which women experience additional economic setbacks.*

<sup>36</sup>Wambile, A., Bonfert, A. T., Kalle, A., and Moylan, H. (2024). What do gender data reveal about the economic struggles of women in Bangladesh? World Bank Blogs. Retrieved from <https://blogs.worldbank.org/en/opendata/what-do-gender-data-reveal-about-economic-struggles-women-bangladesh>.

<sup>37</sup>Wambile, A., Bonfert, A. T., Kalle, A., and Moylan, H. (2024). What do gender data reveal about the economic struggles of women in Bangladesh? World Bank Blogs. Retrieved from <https://blogs.worldbank.org/en/opendata/what-do-gender-data-reveal-about-economic-struggles-women-bangladesh>.



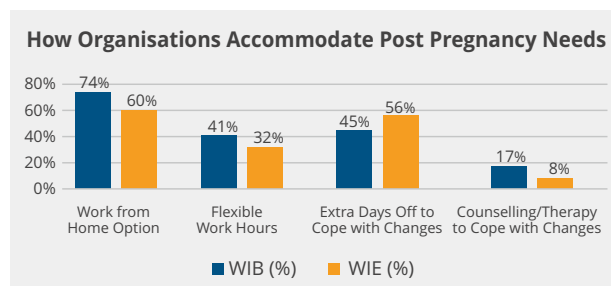
### Maternity and Paternity Leave

In Bangladesh, women’s caregiving responsibilities increase significantly after marriage and childbirth. The average age of marriage in Bangladesh is as low as 15.9 years (BDHS 2014) and the average age of first childbirth is 18 years. Many working-age women take on substantial caregiving responsibilities early in their lives and likely face a trade off with their other roles in society, including economic participation. For women with young children, the absence of childcare support can lead to withdrawal from the labour market. This is particularly prevalent in patriarchal societies where men are viewed as the primary breadwinners and women as caregivers.<sup>38</sup>

→ When respondents were asked about the impact of motherhood on their career, a majority reported being more focused and better organised at work after becoming mothers, however many also saw a decline in their productivity due to additional home responsibilities; some also faced negative attitudes at work.<sup>39</sup>

→ The survey also sought information on how organisations accommodate post pregnancy needs. Respondents reported that organisations provide the work-from-home option and flexible work hours as well as extra days off to cope with changes.<sup>39</sup>

(Refer Annexure 4: Work: G. Maternity, Paternity and Adoption Leaves for survey responses)



Despite being a highly patriarchal society, with defined gender roles and contrary to the traditional belief that childcare is the sole responsibility of mothers, in the primary survey, most Bangladeshi women do not believe this to be true. This suggests that social reform (including mandatory paternity leave which does not exist in Bangladesh), that promotes greater participation of men in family/childcare responsibilities would help ease the load on women enabling more economic participation.

While the childcare needs of all mothers require intervention, working mothers might need more targeted support to ease their double burden and provide a pathway for non-working mothers to join the labour force through access to facilities like childcare. If left unaddressed, these trends may perpetuate a vicious cycle where women either drop out of the labour force after childbirth, which typically occurs at a very young age in Bangladesh, or take on an increased double burden of paid and unpaid work. This has significant implications for their well-being and that of their children.<sup>39</sup>

*Caregiving responsibilities and early childbirth significantly impact women's economic participation, leading to trade-offs between their roles in society and the workforce, despite organisations accommodating women*

<sup>38</sup>World Bank. (2021). Women's Economic Participation, Time Use, and Access to Childcare in Urban Bangladesh. [World Bank Document](#)

<sup>39</sup>World Bank. (2021). Women's Economic Participation, Time Use, and Access to Childcare in Urban Bangladesh. [World Bank Document](#)

*employees with various facilities and the absence of paternity leave only perpetuates traditional gender roles, placing the burden of caregiving disproportionately on women and limiting their ability to fully engage in economic activities.*

## Wealth

### Financial Inclusion

Bangladesh has made significant strides in promoting women's financial inclusion: between 2017 and 2021, the financial gender gap decreased from 29% to 20%. Many women remain excluded from the formal financial system, however, and the government has implemented various initiatives in response, including projects to address cultural barriers, improve financial literacy, and expand access to financial services in remote areas.<sup>40</sup> Only 36% women have a formal bank account, compared with 65% men. It is interesting to note that only 1% of the women in Bangladesh held mobile accounts in 2016. Bangladesh's economically crucial RMG sector employs around 3.4 million women, of whom 81 percent are unbanked. Digitizing wage payments in this sector could have a significant impact on women's financial inclusion.<sup>41</sup>

→ In the **primary survey**, 71% of the respondents said that they have received training guidance/training etc in handling finances. The sources of such financial guidance include mother/ father/in-laws (69%), spouse (58%), etc.<sup>3</sup>

→ The reliance on family and friends is very high in Bangladesh.<sup>3</sup>

→ 86% of the WIE said that they feel confident about managing their finances, investments and expenditure, while 95% of the WIB said they have autonomy/control over their earnings/wealth.

*(Refer Annexure 4: Wealth: A. Financial Literacy for survey responses)*

### Entrepreneurship Initiatives

The government of Bangladesh has implemented several initiatives aimed at promoting gender equality, such as the National Women Development Policy and various programs to support women's entrepreneurship (Government of Bangladesh, 2020). Low labour force participation rates among women suggest that these efforts can be scaled up to increase their share in the formal labour market.



*To grow their business, women entrepreneurs should be trained in financial management - on how to manage cash flows, prepare income statements, balance sheets and product costings.*

*~ Ms. Farzanah Chowdhury, CEO, Green Delta*



According to our primary survey, Bangladeshi women believe that financially **independent women are viewed with admiration (85%)**.<sup>3</sup> This is in sharp contrast with the practical barriers they face.

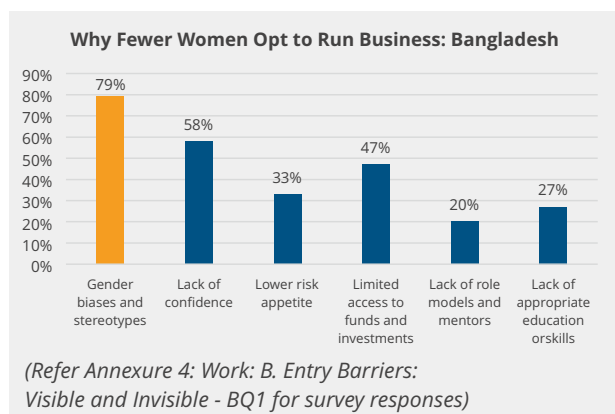
*(Refer Annexure 4: Wealth: C. Wealth Creation and Investment - Q1 for survey responses)*

<sup>40</sup> Alliance for Financial Inclusion. "Bangladesh Bank Launches Women's Financial Inclusion Data Dashboard." Last modified March 4, 2020. <https://www.afi-global.org/newsroom/blogs/bangladesh-bank-launches-womens-financial-inclusion-data-dashboard/>.

<sup>41</sup> World Bank. "Accelerating Women's Financial Inclusion in Bangladesh's Garment Sector." Last modified June 2020. <https://documents1.worldbank.org/curated/en/799881593459995313/pdf/Accelerating-Womens-Financial-Inclusion-in-Bangladeshs-Garment-Sector.pdf>.



The following graph shows the main barriers that business women surveyed in Bangladesh said deter women from running a business.<sup>41</sup>



Apart from such entry barriers, women also face sexist comments from funders, bankers and colleagues which is often discouraging, creating a hostile work environment.

While women's participation in trade and industry associations (as per the primary survey) is a positive sign of their engagement and networking with the business community, dismissal of their contributions (as indicated by survey responses) are also a significant barrier to their effectiveness and progress.

**55% of the business owners in the survey confirmed that they are members of a trade or industry body/ association. 86% of these however reported, that their ideas and opinions are dismissed or ignored at meetings of such bodies/associations.**

(Refer Annexure 4: Work: F. Networking Skills and Opportunities - BQ2 for survey responses)

Furthermore, as per the World Bank indicators Bangladesh lacks equal inheritance laws, where sons and daughters do not have equal rights to inherit assets from their parents. This inequality is crucial because it restricts women's access to

capital and assets, a necessary base for creating wealth and pursuing interests including starting and sustaining a business.

*The inheritance laws in Bangladesh are very vague and they need to change. It is very difficult for women to inherit money. Even when there is clarity, it takes so much time for women to inherit money that they can never really enjoy the wealth.*  
 ~ Ms. Farzanah Chowdhury, CEO, Green Delta

*These factors combined highlight a stark contrast between society's admiration of financially independent women, and the legal and social barriers that hinder their progress and participation in the workforce.*

**Access to Credit**

Low educational attainment levels, the inability to work outside the home and lack of gender equality in property rights, including absence of independent sources of income are among the factors that impede the growth of women entrepreneurs in Bangladesh. Access to credit and finance is also a major obstacle for women to start and scale up their business.<sup>42</sup>

The primary survey also finds that women entrepreneurs seek credit primarily for business capital. **Alarmingly, almost half of the respondents believe that credit norms are stricter for women than for men. As a result 88% have to rely on informal sources of credit.**

(Refer Annexure 4: Wealth: D. Access to Credit for survey responses)

<sup>42</sup>LightCastle Analytics Wing. (2022). *The Ecosystem of Financial Products for Women in Bangladesh*. <https://www.lightcastlebd.com/wp-content/uploads/2022/12/Current-Ecosystem-of-Financial-Products-for-Women-in-Bangladesh.pdf>

The lack of access to finance for women can be due to many reasons. In Bangladesh, five times more men than women (Inequality of opportunity, 2020) have bank accounts. Gender norms, strict laws on women's work and management of households are mostly responsible for the gender gaps. Moreover, women's access to property and material assets is less than that of men which undermines their ability to seek credit from formal financial institutions.<sup>43</sup>

The participants at the **Bangladesh FGD** emphasised the need for educational institutions to incorporate (among other things) financial literacy, and career guidance in their curricula to better prepare students, especially women, for the workforce.

*The growth of female entrepreneurs in Bangladesh is significantly hindered by inequality based on gender in property rights, educational attainment, work opportunities, and independent income sources. Access to credit and finance is also a major obstacle, with many women relying on informal sources due to stricter credit norms and lower access to property and material assets.*

### Welfare

#### Legal Framework and Policies

Several measures have been taken by the Government of Bangladesh to achieve gender parity, especially towards economic empowerment of women. These are backed by strong constitutional provisions and targeted policies.

#### Constitutional Provisions

The constitutional provisions promoting equality among genders include the following:

**Article 10**

- Requires steps to be taken to ensure the participation of women in all spheres of national life.

**Article 19(2)**

- The State shall adopt effective measures to remove social and economic inequality between man and woman and to ensure the equitable distribution of wealth among citizens, and of opportunities in order to attain a uniform level of economic development throughout the Republic.

**Article 27**

- Specifies that all citizens are equal before the law and entitled to equal protection of the law.

**Article 28**

- States that the State shall not discriminate against any citizen on grounds of religion, race, caste, sex, or place of birth.
- Declares that women shall have equal rights with men in all spheres of the State and public life, meaning all rights mentioned in the Constitution apply equally to women in Bangladesh.

Figure 3.5: Bangladesh Constitutional Provisions

#### Other Laws

There are other special laws aimed at prohibiting different forms of violence against women. These reflect the country's commitment to ensuring the well-being of and promoting empowerment of women. They are:

Domestic Violence (Prevention and Protection) Act 2010

Domestic Violence Prevention and Protection Rules 2013

<sup>43</sup>LightCastle Analytics Wing. (2022). *The Ecosystem of Financial Products for Women in Bangladesh*. <https://www.lightcastlebd.com/wp-content/uploads/2022/12/Current-Ecosystem-of-Financial-Products-for-Women-in-Bangladesh.pdf>

Prevention and Suppression of Human Trafficking Act 2012

National Acid Crime Prevention Act (amended) 2010

Pornography Control Act 2012

National Children Policy 2011

Child Marriage Restraint Act

Dowry Prohibition Act 2018

### Key Policies, Practices and Schemes

Some key policies and programmes promoting inclusive growth and economic empowerment of women:

**1. Gender-Responsive Coastal Adaptation (GCA):** Launched in collaboration with UNDP, this project empowers climate-vulnerable communities, especially women, to adopt climate-resilient livelihood.<sup>44</sup>

**2. Women's Empowerment for Inclusive Growth (WING):** A joint program by UNDP, UN Women, and UNCDF fosters skills for formal participation of women as employees and entrepreneurs, breaking discriminatory attitudes and promoting gender equality.<sup>45</sup>

**3. National Women's Development Policy 2011:** This policy aims to ensure women's active participation in all areas of national and social life, and includes provisions for gender budgeting and performance evaluation against gender indices.<sup>46</sup>

**4. Support for Women Entrepreneurs:** The Office of Small and Medium-sized Enterprise Promotion (OSMEP) collaborates with various

stakeholders to advance the participation of women-owned and women-led businesses in national and global supply chains.<sup>47</sup>

**5. Inclusive Policy Frameworks:** The WeEmpowerAsia program, funded by the European Union and implemented by UN Women, provides a comprehensive policy brief that guides businesses and policymakers in promoting gender equality and sustainability.<sup>48</sup>

**6. Industry-Academia Collaboration:** Strengthening the collaboration between industry and academia to address the skills gap and improve job market fit. This involves including industry professionals in curriculum development and providing flexible work environments to accommodate women's needs, such as maternity leave and remote work option.<sup>49</sup>

→ According to the **primary survey** findings, only 9% of the respondents have availed of any government policy/scheme that promotes a) entrepreneurship among women or b) female participation in the workforce. The low percentage of women utilising government schemes suggests a significant gap in awareness and / or outreach.

→ A few key reasons why welfare benefits do not effectively reach women, as cited by the **survey respondents** include unclear and complex government schemes (per 60% of survey respondents) and lack of infrastructure for working women/women entrepreneurs (57% of survey respondents).

<sup>44</sup> Xpress, Press. "Bangladesh's Gender Responsive Policies: Ensuring Women Empowerment." Press Xpress, 14 Oct. 2023, <https://pressxpress.org/2023/10/15/bangladeshs-gender-responsive-policies-ensuring-women-empowerment/>.

<sup>45</sup> "Empowering Women Economically in Bangladesh\*." UN Women – Asia-Pacific, 15 Mar. 2023, <https://asiapacific.unwomen.org/en/stories/feature-story/2023/03/empowering-women-economically-in-bangladesh>.

<sup>46</sup> "Empowering Women Economically in Bangladesh\*." UN Women – Asia-Pacific, 15 Mar. 2023, <https://asiapacific.unwomen.org/en/stories/feature-story/2023/03/empowering-women-economically-in-bangladesh>.

<sup>47</sup> UN Women and UNDP Deepen Cooperation to Advance Gender Equality and Women's Empowerment in Bangladesh. UN Women – Asia-Pacific, 3 June 2022, <https://asiapacific.unwomen.org/en/stories/news/2022/06/un-women-and-undp-to-advance-gender-equality-and-womens-empowerment-in-bangladesh>.

<sup>49</sup> Islam, B. (2022, December 22). Bangladesh and the Women Economic Empowerment Imperative. LightCastle Partners. Available: <https://www.lightcastlebd.com/insights/2022/12/bangladesh-and-the-women-economic-empowerment-imperative/>

54% of the respondents also said that corruption is a major obstacle to effective distribution of benefits.<sup>3</sup>

(Refer Annexure 4: Welfare: A. Government Policies for survey responses)

Despite a robust legal and policy framework, women in Bangladesh are still not treated equally. For example, they need a court order to enforce their right to divorce, requiring them to prove the validity of their reason for seeking divorce, while men do not need any such order. Similarly, in matters of inheritance, women generally receive half of the share of what their male siblings receive.<sup>50</sup>

The participants in the **Bangladesh FGD** reiterated the need for greater monitoring and enforcement of laws and regulations that protect women's rights, promote gender equality and create an enabling environment for women's participation in the workforce. They also suggested that media and popular culture need to portray positive and empowering representations of working women, challenging stereotypes and biases.

As indicated above, several steps have been taken towards women's empowerment. However as UNDP points out, the monitoring of the implementation of existing policies is found weak in a study titled "Progoti", conducted with UN Women in 2016.<sup>51</sup>

### Women in Leadership Roles and Political Participation

Bangladesh has achieved a significant milestone

in political empowerment with women serving as heads of state for over 29 years in the last 50 years, the longest globally.<sup>52</sup> Despite this, women hold only 21% of parliamentary seats and 10% of ministerial positions - a substantial gap in gender-based representation at higher levels of political leadership.<sup>53</sup> Among 186 countries covered in the Parline global data on national parliaments (January 2024),<sup>54</sup> Bangladesh is ranked at 113, highlighting this significant gap.



*Mentors are really important, they are your sounding board, and can be counsellors. Mentoring should come from multiple sources. But one should also be very careful, as mentorship comes with its own biases.*

*~ Ms. Farah Kabir, Country Director, ActionAid Bangladesh*



When **survey respondents** were asked how women's representation can be increased in formal employment and decision-making roles (in the corporate sector and in politics), more than 60% identified provision of adequate security measures for women, training, mentoring and other support, as well as reserving a specified proportion of positions across levels / departments for women.<sup>3</sup>

(Refer Annexure 4: Welfare: C. Women in Leadership Roles – Q2 for survey responses)

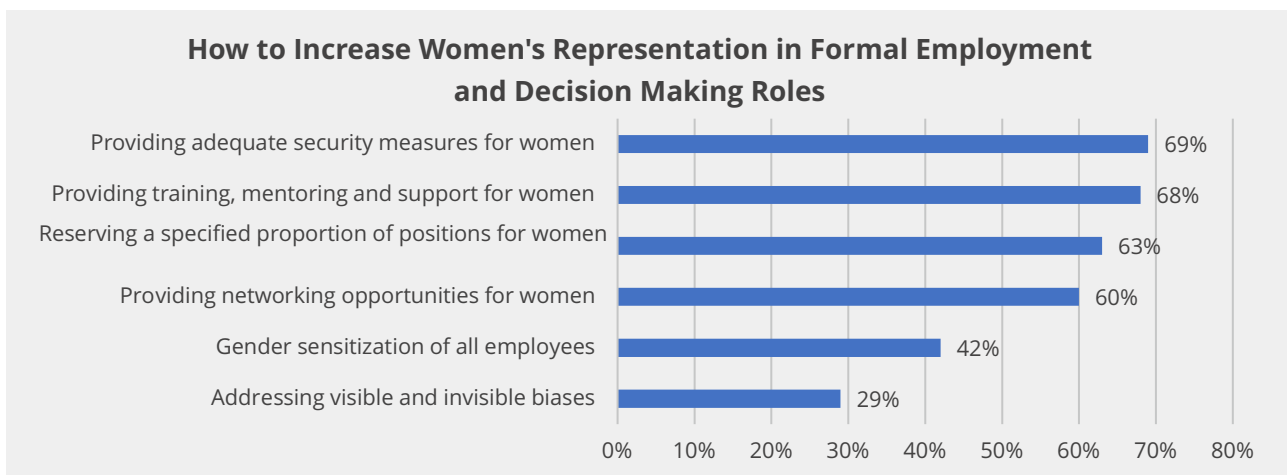
<sup>50</sup>Chowdhury, J. A. (2003). Rights in Law and in Practice: The Case of Bangladesh. Asia -Pacific Human Rights Information Center. Available: <https://www.hurights.or.jp/archives/focus/section2/2003/06/rights-in-law-and-in-practice-the-case-of-bangladesh.html>

<sup>51</sup>"Remove the Policy and Social Barriers in Women's Economic Empowerment to Achieve SDGs." UNDP, <https://www.undp.org/bangladesh/press-releases/remove-policy-and-social-barriers-womens-economic-empowerment-achieve-sdgs>

<sup>52</sup> World Economic Forum. (2023). Global Gender Gap Report 2023. Iceland and Bangladesh are the only countries where women have held the highest political position in a country for a higher number of years than men.

<sup>53</sup>World Economic Forum. (2023). Global Gender Gap Report 2023.

<sup>54</sup>Parline - global data on national parliaments <https://data.ipu.org/> The data is ranked after compilation by the Inter-Parliamentary Union on the basis of information provided by national parliaments. Parliaments are classified according to the percentage of seats held by women in lower or single parliamentary chambers. <https://data.ipu.org/women-ranking?month=1andyear=2024>



→ **83% of WIB** agree that *women in leadership/decision making roles can help reduce gender bias/discrimination* and break down traditional roles and stereotypes.

→ **77% of WIB and 73% of WIE respondents surveyed** feel that women in leadership roles help in advancing women's cause and creating a stronger pipeline of women in the workforce.

*(Refer Annexure 4:Welfare: C. Women in Leadership Roles for survey responses)*

*Clearly, women consider that greater representation in decision-making positions as essential for dismantling stereotypes, reducing gender bias and fostering a more inclusive and equitable society.*

## Well-being

### Unpaid Labour / Unpaid Work

According to the **survey**, a majority of the primary household responsibilities are borne by the women of the household. These are mainly cooking, cleaning, childcare and elder care.<sup>55</sup>

*(Refer Annexure 4:Well-being: D. Unpaid Labour / Unpaid Work - Q1 for survey responses)*

Women bear a disproportionate burden of unpaid labour in Bangladesh, including domestic chores and caregiving responsibilities, thus impacting their ability to engage in paid work and pursue personal development opportunities. Women spend nearly thrice the time on care work than men. This arrangement of 'all work and no pay' while fuelling economic growth, has deprived women and girls of time and resources for education, skill development, or for gainful employment.<sup>55</sup>

*Unpaid and underpaid care work, a driver of inequality, has always left women with precarious jobs, insecure incomes, and no social safety – marginalized to the informal economy.<sup>56</sup>*

The burden of this unpaid labour continues to affect women's physical and mental health. According to studies, women are more likely to experience stress and other mental health issues due to the dual pressures of unpaid care work and paid employment.<sup>57</sup> The lack of access to mental health resources and social support exacerbates these issues.

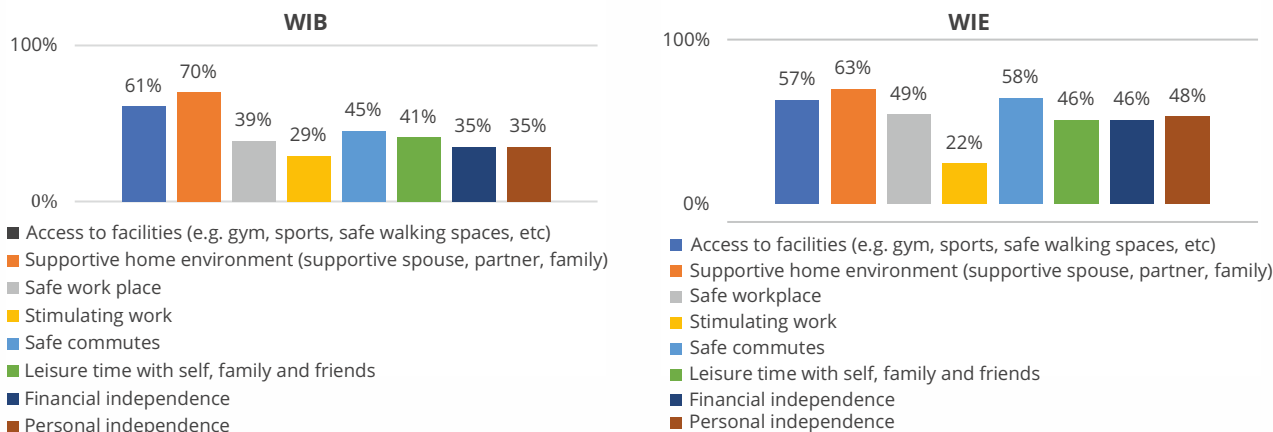
<sup>55</sup>Amnesty International, Women's Unpaid and Underpaid Work in the Times of COVID-19 <https://www.amnesty.org/en/latest/campaigns/2020/06/womens-unpaid-and-underpaid-work-in-times-of-covid19/>

<sup>56</sup>Amnesty International, Women's Unpaid and Underpaid Work in the Times of COVID-19 <https://www.amnesty.org/en/latest/campaigns/2020/06/womens-unpaid-and-underpaid-work-in-times-of-covid19/>

<sup>57</sup>BMJ. (2021). *Women's health and gender inequalities during COVID-19*. Retrieved from <https://www.bmj.com/content/374/bmj.n1972>.

### Emotional and Physical Well-being

According to those surveyed, the key factors cited as contributing to well-being include, a supportive home environment, access to facilities like gyms and safe walking spaces as well as safe commutes.<sup>58</sup>



(Refer Annexure 4: Well-being: A. Physical Well-being for survey responses)

These findings only emphasise how important well-being is, to support participation of women in the workforce.

52% of the survey respondents also say that their work hours are too long to focus on personal well-being. Interestingly though, 95% respondents said that there are adequate support systems and resources available (e.g. mental health /wellness, counselling, etc.) to manage work-life balance and avoid burnout.

(Refer Annexure 4: Well-being: B. Emotional Well-being for survey responses)

Participants in the **Bangladesh FGD** reinforced the need for women entering the workforce to prioritise self-care and to not undervalue themselves or their abilities.

### Sexual Harassment at the Workplace

Research by ActionAid found that 80% of garment workers in Bangladesh have either witnessed or directly experienced sexual violence or harassment in their workplaces. This alarming statistic highlights the urgent need for enhanced protections for women and girls within the industry, a critical sector in Bangladesh's economy.<sup>58</sup>

Although Bangladesh has ratified ILO Convention No. 190,<sup>59</sup> which aims to eliminate violence and harassment in the workplace and consequently has policies in place to combat it, enforcement remains a challenge.

<sup>58</sup>ActionAid. "ActionAid Briefing Paper on Bangladesh Garment Workers." Last modified April 2019. <https://actionaid.org/sites/default/files/publications/ActionAid%20briefing%20paper%20on%20Bangladesh%20garment%20workers%20FINAL.pdf>.

<sup>59</sup>International Labour Organization. (2021). First international treaty to address violence and harassment comes into force. Retrieved from <https://www.ilo.org/resource/news/first-international-treaty-address-violence-and-harassment-comes-force-0>.



The primary survey reveals that **35% of WIB have experienced sexual harassment during business interactions**. We did not ask women in employment about personal experiences of harassment at the workplace since we felt that responses may not be forthcoming, however they did report that their organisations do have anti-sexual harassment policies which are adequately communicated to all employees.

*(Refer Annexure 4: Well-being: C. Anti-sexual Harassment Policies for survey responses)*

Despite existing laws, such as the Bangladesh Labour Act, 2006,<sup>60</sup> in the WBL 2.0 legal frameworks score, Bangladesh has the lowest scores on the indicator measuring laws affecting women's safety. To improve safety, the report suggests among others things, adopting comprehensive legislation on sexual harassment.

### 3.4 Conclusion

#### Heat Maps

Here we present an overview of our analysis of the secondary information and primary survey related to gender parity and economic empowerment of women in Bangladesh, through heat maps.

The Heat map is an invaluable tool as it provides a visual representation of our analysis. The significance of the colour codes in the heat map are described in *Chapter 2: Methodology and Approach*, of this report:

|        |   |
|--------|---|
| Rank 1 | Indicate high values or strong performance.                   |
| Rank 2 | Represent mid-range values or average performance.            |
| Rank 3 | Represent below average performance.                          |
| Rank 4 | Show low values or poor performance.                          |
|        | Though WB data says "No", literature/facts suggest otherwise. |

Table 3.1: Heat Map Ranking Key

The following heat map presents our analysis of key World Bank socio-economic indicators, categorised under the 4Ws.

<sup>60</sup>According to the Bangladesh Labour Act, 2006, Section 332, 'Conduct towards women.- Where any woman is employed in any work of any establishment, whatever her rank or status may be, no person of that establishment shall behave with her which may seem to be indecent or unmannerly or which is repugnant to the modesty or honour of that woman, gaps in the legal framework and poor enforcement strategies contribute to the prevalence of workplace harassment

### Analysis of Secondary Data

| The 4Ws  | World Bank Indicators   | Rank*      |          | Link to Primary Survey  |
|--|---|------------|----------|---|
|  |   | Bangladesh | Thailand |   |
| *Where numbers (%) are given, the rankings are relative to the number (%) of the other 3 countries. Refer overall heat map in Annexure 5 |   |            |          |   |
| <b>GENERIC</b>   | Firms with female participation in ownership (% of firms) <sup>61</sup>       | *6.70%     | 64.40%   |   |
| <b>WORK</b>  | A woman can get job in the same way as men                                    |            |          | Entry Barriers: Visible and Invisible                             |
|  | A woman can register a business in the same way as a man                      |            |          | Entry Barriers: Visible and Invisible                             |
|  | A woman can sign a contract in the same way as a man                          |            |          | Entry Barriers: Visible and Invisible                             |
|  | A woman can work at night in the same way as a man                            |            |          | Entry Barriers: Visible and Invisible                             |
|  | A woman can work in a job deemed dangerous in the same way as a man           |            |          | Entry Barriers: Visible and Invisible                             |
|  | A woman can work in an industrial job in the same way as a man                |            |          | Entry Barriers: Visible and Invisible                             |
|  | Dismissal of pregnant workers is prohibited                                   |            |          | Maternity, Paternity, Adoption and Post Pregnancy Policies/ Needs |
|  | Law mandates equal remuneration for females and males for work of equal value |            |          | Pay Gaps and Career Growth/ Development                           |
|  | Law prohibits discrimination in employment based on gender                    |            |          | Entry Barriers: Visible and Invisible                             |

<sup>61</sup>Firms with female participation in ownership are the percentage of firms with a woman among the principal owners.



| The 4Ws  | World Bank Indicators   | Rank*      |          | Link to Primary Survey  |
|--|---|------------|----------|---|
|  |   | Bangladesh | Thailand |   |
| *Where numbers (%) are given, the rankings are relative to the number (%) of the other 3 countries. Refer overall heat map in Annexure 5 |   |            |          |   |
|  | Paid leave is available to fathers  |            |          | Maternity, Paternity, Adoption and Post Pregnancy Policies/ Needs |
|  | Employers, female (% of female employment) <sup>62</sup>                      | *0.50%     | 1.40%    | Working Arrangements  |
|  | There is paid parental leave  |            |          | Maternity, Paternity, Adoption and Post Pregnancy Policies/ Needs |
| <b>WEALTH</b>  | A woman can be head of household in the same way as a man                     |            |          | Financial Decisions   |
|  | A woman can open a bank account in the same way as a man                      |            |          | Wealth  |
|  | Female and male surviving spouses have equal rights to inherit assets         |            |          | Wealth Creation and Investment                                    |
|  | Sons and daughters have equal rights to inherit assets from their parents     |            |          | Wealth Creation and Investment                                    |
|  | The law prohibits discrimination in access to credit based on gender          |            |          | Access to Credit  |
|  | Women and men have equal ownership rights to immovable property <sup>63</sup> |            |          | Wealth Creation and Investment                                    |

<sup>62</sup> Employers are those workers who, working on their own account or with one or a few partners, hold the type of jobs defined as a "self-employment jobs" (i.e. jobs where the remuneration is directly dependent upon the profits derived from the goods and services produced), and, in this capacity, have engaged, on a continuous basis, one or more persons to work for them as employee(s).

<sup>63</sup> The indicator measures whether no legal restriction related to property is applied to women or men based on gender i.e. if legal restrictions on property ownership are applied based on gender, or if there are gender differences in the legal treatment of spousal property, such as granting the husband administrative control of marital property.

| The 4Ws  | World Bank Indicators  | Rank*      |          | Link to Primary Survey   |
|--|--|------------|----------|--|
|  |  | Bangladesh | Thailand |  |
| *Where numbers (%) are given, the rankings are relative to the number (%) of the other 3 countries. Refer overall heat map in Annexure 5 |  |            |          |  |
|  | Borrowed any money from a formal financial institution or using a mobile money account, female <sup>64</sup> | *16.80%    | 23.90%   | Access to Credit   |
|  | Borrowed to start/expand a farm or a business  | *4.50%     | 7.40%    | Wealth Creation and Investments<br>Access to Credit              |
| <b>WELFARE</b>   | Female share of employment in senior and middle management (%) <sup>65</sup>                                 | *11.50%    | 33.10%   | Women in Leadership Roles  |
|  | Firms with female top manager (% of firms) <sup>66</sup>   | *3.60%     | 64.80%   | Women in Leadership Roles  |
|  | Share of directors (% of total directors) <sup>67</sup>  |            | 46.80%   | Women in Leadership Roles  |
|  | Proportion of seats held by women in national parliaments (%)  | *20.90%    | 15.70%   | Women in Leadership Roles  |
|  | Proportion of women in ministerial level positions (%)   | *10%       | 5.30%    | Women in Leadership Roles  |
| <b>WORK WELL-BEING</b>   | Length of paid leave (calendar days)   | *112       | 90       | Maternity, Paternity, Adoption and Post Pregnancy Policies/Needs |
| <b>WELL-BEING</b>  | There is legislation on sexual harassment in employment  |            |          | Anti-sexual Harassment Policies                                  |

Table 3.2: Secondary Data Heat Map - Bangladesh

<sup>64</sup>The percentage of respondents who report borrowing any money from a bank or another type of financial institution, or using a credit card, or using a mobile money account in the past year, female (% age 15+)

<sup>65</sup>The proportion of females in total employment in senior and middle management.

<sup>66</sup> Share of female directors is the proportion of female directors of newly registered limited liability companies out of the total number of directors of newly registered limited liability companies in the economy in the calendar year.

<sup>67</sup> Share of female directors is the proportion of female directors of newly registered limited liability companies out of the total number of directors of newly registered limited liability companies in the economy in the calendar year.

As the heat map shows out of 28 World Bank indicators analysed, Bangladesh's performance is mostly in the "red zone" or Rank 4 (in 13 indicators) – which suggests that significant improvement is required to achieve gender parity and women's economic empowerment.

### ***Insights from Secondary Data***

- **Low Female Participation in Business Ownership and Leadership:** Bangladesh exhibits significant barriers for women in business ownership and leadership roles, as evidenced by the low percentages in these areas.
- **Challenges in Accessing Formal Credit:** In accessing credit, Bangladeshi law does not discriminate based on gender. However, it does not specifically prohibit it either.
- **Lack of Equal Inheritance Laws**
- **Limited Representation in Senior Management:** There is a considerable gap in women's representation in senior and middle management roles.

### Primary Survey Analysis

Similarly, we evaluated the responses to the primary survey questions using the same methodology, through the following heat map.

| The 4Ws  | WIB/WIE     | Primary Survey Question Number   | Rank <sup>‡</sup> |          | Sub-section                                | Key  |
|--|-------------|--|-------------------|----------|--|--|
|  |             |  | Bangladesh        | Thailand |  |  |
| <sup>‡</sup> The cells without %ages represent qualitative responses where numbers of responses are not relevant. Cells where %ages are provided represent the quantified responses to the question. The colour codes are explained above. |             |  |                   |          |  |  |
| WORK   | WIB         | What is the percentage of women employees in your organisation?<br>(Section C Q1)  |                   |          | Working Arrangements                       | Rank 1: 75% and above<br>Rank 2: 50%-74%<br>Rank 3: 25% to 49%<br>Rank 4: Below 25%            |
|  | WIB and WIE | Is automation a threat or an opportunity for your career?<br>(Section D Q2)  |                   |          | Training and Mentoring Opportunities       | Opportunity: Green<br>Threat: Red  |
|  | WIB         | Have you had to charge lower fee for a project or been denied a project/contract due to your gender?<br>(Section E Q1)       | 58%               | 22%      | Pay Gaps and Career Growth and Development | % of yes<br>Rank 1: Below 25%<br>Rank 2: 25%-49%<br>Rank 3: 50% - 74%<br>Rank 4: 75% and above |
|  | WIE         | Have you ever been in a job where you were paid less than a male counterpart with the same qualifications?<br>(Section E Q1) | 49%               | 47%      | Pay Gaps and Career Growth and Development | % of yes<br>Rank 1: Below 25%<br>Rank 2: 25%-49%<br>Rank 3: 50% - 74%<br>Rank 4: 75% and above |
|  | WIE         | Have you ever felt that you were passed over or  | 49%               | 53%      | Pay Gaps and Career                        | % of yes<br>Rank 1: Below 25%<br>Rank 2: 25%-49%<br>Rank 3: 50% -                              |

| The 4Ws | WIB/WIE | Primary Survey Question Number | Rank <sup>‡</sup> |          | Sub-section | Key |
|---------|---------|--------------------------------|-------------------|----------|-------------|-----|
|         |         |                                | Bangladesh        | Thailand |             |     |

<sup>‡</sup> The cells without %ages represent qualitative responses where numbers of responses are not relevant. Cells where %ages are provided represent the quantified responses to the question. The colour codes are explained above.

|  |     |  |      |     |                                     |  |
|--|-----|--|------|-----|-------------------------------------|--|
|  |     | denied a promotion/raise in favour of an equally or less qualified male colleague?<br><i>(Section E Q2)</i>                                  |      |     | Growth and Development              | 74%<br>Rank 4: 75% and above   |
|  | WIB | Do you feel that networking, participation in conferences and trainings play a role in the growth of your business?<br><i>(Section F Q1)</i> | 100% | 90% | Networking Skills and Opportunities | % of yes<br>Rank 1: Below 25%<br>Rank 2: 25%-49%<br>Rank 3: 50% - 74%<br>Rank 4: 75% and above                               |
|  | WIB | Are you a member of any trade or industry body/association?<br><i>(Section F Q2)</i>   | 55%  | 27% | Networking Skills and Opportunities | % of women in trade body associations<br>Rank 1: 75% and above<br>Rank 2: 50%-74%<br>Rank 3: 25% to 49%<br>Rank 4: Below 25% |
|  | WIB | If yes, are your ideas and opinions dismissed /ignored at meetings of such bodies/ associations?<br><i>(Section F Q2)</i>                    | 86%  | 55% | Networking Skills and Opportunities | % of yes<br>Rank 1: Below 25%<br>Rank 2: 25%-49%<br>Rank 3: 50% - 74%<br>Rank 4: 75% and above                               |
|  | WIE | Does your company allow you participation in conferences, optional trainings, and other  | 92%  | 93% | Networking Skills and Opportunities | % of yes<br>Rank 1: 75% and above<br>Rank 2: 50%-74%<br>Rank 3: 25% to 49%<br>Rank 4: Below 25%                              |

| The 4Ws  | WIB/WIE     | Primary Survey Question Number   | Rank <sup>‡</sup> |          | Sub-section   | Key   |
|--|-------------|--|-------------------|----------|---|---|
|  |             |  | Bangladesh        | Thailand |   |   |
| <sup>‡</sup> The cells without %ages represent qualitative responses where numbers of responses are not relevant. Cells where %ages are provided represent the quantified responses to the question. The colour codes are explained above. |             |  |                   |          |   |   |
|  |             | networking events?<br>(Section F Q1)   |                   |          |   |   |
|  | WIE         | If yes, do you attend such events? (You can choose more than one option)<br>(Section F Q1)                       | 75%               | 78%      |   | % of women attending such events<br>Rank 1: 75% and above<br>Rank 2: 50%-74%<br>Rank 3: 25% to 49%<br>Rank 4: Below 25% |
|  | WIB and WIE | 'Childcare is the sole responsibility of a woman.' Do you agree with this statement?<br>(Section G Q3)           |                   |          | Maternity, Paternity, Adoption and Post Pregnancy Policies/ Needs | Rank 1: Strongly Disagree<br>Rank 2: Somewhat Disagree<br>Rank 3: Somewhat Agree<br>Rank 4: Strongly Agree              |
| <b>WEALTH</b>  | WIB and WIE | Have you ever received any guidance/ advice/ training in handling finances?<br>(Section A Q1)                    | 71%               | 73%      | Financial Literacy  | % of yes<br>Rank 1: 75% and above<br>Rank 2: 50%-74%<br>Rank 3: 25% to 49%<br>Rank 4: Below 25%                         |
|  | WIB         | Do you have autonomy/control over your earnings and/or wealth?<br>(Section A Q2)                                 | 95%               | 92%      | Financial Literacy  | % of yes<br>Rank 1: 75% and above<br>Rank 2: 50%-74%<br>Rank 3: 25% to 49%<br>Rank 4: Below 25%                         |
|  | WIE         | Do you have the confidence to manage your finances, make investment and expenditure decisions?<br>(Section A Q2) | 86%               | 79%      | Financial Literacy  | % of yes<br>Rank 1: 75% and above<br>Rank 2: 50%-74%<br>Rank 3: 25% to 49%<br>Rank 4: Below 25%                         |

| The 4Ws  | WIB/WIE     | Primary Survey Question Number   | Rank <sup>‡</sup> |          | Sub-section                    | Key   |
|--|-------------|--|-------------------|----------|--------------------------------|---|
|  |             |  | Bangladesh        | Thailand |                                |   |
| <sup>‡</sup> The cells without %ages represent qualitative responses where numbers of responses are not relevant. Cells where %ages are provided represent the quantified responses to the question. The colour codes are explained above. |             |  |                   |          |                                |   |
|  | WIB and WIE | How do you feel financially independent women are viewed by society?<br><i>(Section C Q1)</i>  | 85%               | 93%      | Wealth Creation and Investment | % of with admiration<br>Rank 1: 75% and above<br>Rank 2: 50%-74%<br>Rank 3: 25% to 49%<br>Rank 4: Below 25% |
|  | WIB and WIE | Do you think working women accumulate less wealth over their life time, than working men of similar qualifications?<br><i>(Section C Q4)</i> | 54%               | 46%      | Wealth Creation and Investment | % of yes<br>Rank 1: Below 25%<br>Rank 2: 25%-49%<br>Rank 3: 50% - 74%<br>Rank 4: 75% and above              |
|  | WIB         | Do you have access to formal credit for entrepreneurship goals?<br><i>(Section D Q1)</i>   | 83%               | 67%      | Access to Credit               | % of yes<br>Rank 1: 75% and above<br>Rank 2: 50%-74%<br>Rank 3: 25% to 49%<br>Rank 4: Below 25%             |
|  | WIB         | Have you availed of loan/ credit facilities?<br><i>(Section D Q2)</i>  | 68%               | 62%      | Access to Credit               | % of yes<br>Rank 1: 75% and above<br>Rank 2: 50%-74%<br>Rank 3: 25% to 49%<br>Rank 4: Below 25%             |
|  | WIB         | In your experience, are the norms for obtaining credit stricter for women compared to men? (such as additional                               | 48%               | 43%      | Access to Credit               | % of yes<br>Rank 1: Below 25%<br>Rank 2: 25%-49%<br>Rank 3: 50% - 74%<br>Rank 4: 75% and above              |

| The 4Ws  | WIB/WIE     | Primary Survey Question Number   | Rank <sup>‡</sup> |          | Sub-section         | Key   |
|--|-------------|--|-------------------|----------|---------------------|---|
|  |             |  | Bangladesh        | Thailand |                     |   |
| <sup>‡</sup> The cells without %ages represent qualitative responses where numbers of responses are not relevant. Cells where %ages are provided represent the quantified responses to the question. The colour codes are explained above. |             |  |                   |          |                     |   |
|  |             | collateral, more documentation, higher interest rates, more guarantors)<br>(Section D Q3)                                    |                   |          |                     |   |
|  | WIB         | Do you have to rely on informal sources of credit for business or other purposes?<br>(Section D Q4)                          | 88%               | 46%      | Access to Credit    | % of yes<br>Rank 1: Below 25%<br>Rank 2: 25%-49%<br>Rank 3: 50% - 74%<br>Rank 4: 75% and above  |
| WELFARE  | WIE         | Have you ever availed of any government policy/scheme that promotes female participation in the workforce?<br>(Section A Q1) | 8%                | 9%       | Government Policies | % of yes<br>Rank 1: 75% and above<br>Rank 2: 50%-74%<br>Rank 3: 25% to 49%<br>Rank 4: Below 25% |
|  | WIB         | Have you ever availed of any government policy/scheme that promotes entrepreneurship among women?<br>(Section A Q1)          | 9%                | 7%       | Government Policies | % of yes<br>Rank 1: 75% and above<br>Rank 2: 50%-74%<br>Rank 3: 25% to 49%<br>Rank 4: Below 25% |
|  | WIB and WIE | Are there bottlenecks in welfare benefits reaching women?<br>(Section A Q2)  | 56%               | 37%      | Government Policies | % of yes<br>Rank 1: Below 25%<br>Rank 2: 25%-49%<br>Rank 3: 50% - 74%<br>Rank 4: 75% and above  |



| The 4Ws  | WIB/WIE     | Primary Survey Question Number  | Rank <sup>‡</sup> |          | Sub-section               | Key   |
|--|-------------|---|-------------------|----------|---------------------------|---|
|  |             |   | Bangladesh        | Thailand |                           |   |
| <sup>‡</sup> The cells without %ages represent qualitative responses where numbers of responses are not relevant. Cells where %ages are provided represent the quantified responses to the question. The colour codes are explained above. |             |   |                   |          |                           |   |
|  | WIB and WIE | Do some women-centric government policies work against the interests of women in the workforce?<br><i>(Section A Q3)</i>  | 50%               | 32%      | Government Policies       | % of yes<br>Rank 1: Below 25%<br>Rank 2: 25%-49%<br>Rank 3: 50% - 74%<br>Rank 4: 75% and above  |
|  | WIB         | Women in leadership/decision making roles can help reduce gender bias/discrimination and break down traditional roles and stereotypes. Do you agree?<br><i>(Section C Q1)</i> | 83%               | 83%      | Women in Leadership Roles | % of yes<br>Rank 1: 75% and above<br>Rank 2: 50%-74%<br>Rank 3: 25% to 49%<br>Rank 4: Below 25% |
|  | WIE         | Have you experienced bias/discrimination at the workplace based on your gender?<br><i>(Section C Q1)</i>  | 46%               | 43%      | Women in Leadership Roles | % of yes<br>Rank 1: Below 25%<br>Rank 2: 25%-49%<br>Rank 3: 50% - 74%<br>Rank 4: 75% and above  |
|  | WIB and WIE | Have women in political leadership been effective in advocating women's needs?<br><i>(Section C Q4)</i>   | 69%               | 77%      | Women in Leadership Roles | % of yes<br>Rank 1: Below 25%<br>Rank 2: 25%-49%<br>Rank 3: 50% - 74%<br>Rank 4: 75% and above  |

| The 4Ws  | WIB/WIE     | Primary Survey Question Number   | Rank <sup>‡</sup> |          | Sub-section               | Key   |
|--|-------------|--|-------------------|----------|---------------------------|---|
|  |             |  | Bangladesh        | Thailand |                           |   |
| <sup>‡</sup> The cells without %ages represent qualitative responses where numbers of responses are not relevant. Cells where %ages are provided represent the quantified responses to the question. The colour codes are explained above. |             |  |                   |          |                           |   |
|  | WIB and WIE | Have women in leadership positions in organisations or trade / industry associations been able to advance women’s cause and create a strong pipeline of women in the workforce?<br><i>(Section A Q3)</i> | 77%               | 80%      | Women in Leadership Roles | % of yes<br>Rank 1: 75% and above<br>Rank 2: 50%-74%<br>Rank 3: 25% to 49%<br>Rank 4: Below 25% |
| WELL-BEING   | WIB and WIE | Do you go for regular health check-ups?<br><i>(Section A Q3- WIB)</i><br><i>(Section A Q4- WIE)</i>  | 71%               | 73%      | Physical Well-being       | % of yes<br>Rank 1: 75% and above<br>Rank 2: 50%-74%<br>Rank 3: 25% to 49%<br>Rank 4: Below 25% |
|  | WIE         | Do you have health insurance?<br><i>(Section A Q3)</i>   | 71%               | 83%      | Physical Well-being       | % of yes<br>Rank 1: 75% and above<br>Rank 2: 50%-74%<br>Rank 3: 25% to 49%<br>Rank 4: Below 25% |
|  | WIB and WIE | Does your organisation have a grievance redress policy that covers safety and security of women?<br><i>(Section A Q4- WIB)</i><br><i>(Section A Q5- WIE)</i>   | 68%               | 63%      | Physical Well-being       | % of yes<br>Rank 1: 75% and above<br>Rank 2: 50%-74%<br>Rank 3: 25% to 49%<br>Rank 4: Below 25% |
|  | WIB and WIE | Are your work hours too long for you to focus on   | 52%               | 45%      | Emotional Well-being      | % of yes<br>Rank 1: Below 25%<br>Rank 2: 25%-49%  |

| The 4Ws  | WIB/WIE     | Primary Survey Question Number  | Rank <sup>‡</sup> |          | Sub-section                     | Key   |
|--|-------------|---|-------------------|----------|---------------------------------|---|
|  |             |   | Bangladesh        | Thailand |                                 |   |
| <sup>‡</sup> The cells without %ages represent qualitative responses where numbers of responses are not relevant. Cells where %ages are provided represent the quantified responses to the question. The colour codes are explained above. |             |   |                   |          |                                 |   |
|  |             | your personal well-being?<br><i>(Section B Q1)</i>  |                   |          |                                 | Rank 3: 50% - 74%<br>Rank 4: 75% and above  |
|  | WIB and WIE | Are there adequate support systems and resources (e.g. mental health/wellness programmes, counselling, etc) for managing work-life balance and avoiding burnout?<br><i>(Section B Q1)</i> | 68%               | 54%      | Emotional Well-being            | % of yes<br>Rank 1: 75% and above<br>Rank 2: 50%-74%<br>Rank 3: 25% to 49%<br>Rank 4: Below 25% |
|  | WIB and WIE | Have you ever faced any backlash/criticism for prioritizing your career over family responsibilities?<br><i>(Section B Q2)</i>  | 58%               | 41%      | Emotional Well-being            | % of yes<br>Rank 1: Below 25%<br>Rank 2: 25%-49%<br>Rank 3: 50% - 74%<br>Rank 4: 75% and above  |
|  | WIB         | As a woman business owner, have you ever experienced any form of sexual harassment during business interactions?<br><i>(Section C Q1)</i>   | 35%               | 23%      | Anti-Sexual Harassment Policies | % of yes<br>Rank 1: Below 25%<br>Rank 2: 25%-49%<br>Rank 3: 50% - 74%<br>Rank 4: 75% and above  |
|  | WIB         | Does your organisation have an anti-sexual  | 77%               | 65%      | Anti-sexual Harassment Policies | % of yes<br>Rank 1: 75% and above<br>Rank 2: 50%-74%<br>Rank 3: 25% to                          |

| The 4Ws  | WIB/WIE     | Primary Survey Question Number   | Rank <sup>‡</sup> |          | Sub-section                     | Key   |
|--|-------------|--|-------------------|----------|---------------------------------|---|
|  |             |  | Bangladesh        | Thailand |                                 |   |
| <sup>‡</sup> The cells without %ages represent qualitative responses where numbers of responses are not relevant. Cells where %ages are provided represent the quantified responses to the question. The colour codes are explained above. |             |  |                   |          |                                 |   |
|  |             | harassment policy that is adequately communicated to all employees?<br><i>(Section C Q2)</i>   |                   |          |                                 | 49%<br>Rank 4: Below 25%  |
|  | WIE         | Is your organization's anti-sexual harassment policy adequately communicated to all the employees?<br><i>(Section C Q1)</i>                                      | 73%               | 70%      | Anti-sexual Harassment Policies | % of yes<br>Rank 1: 75% and above<br>Rank 2: 50%-74%<br>Rank 3: 25% to 49%<br>Rank 4: Below 25%     |
|  | WIB and WIE | Does your organisation provide resources or support for employees who have experienced sexual harassment, such as counselling services?<br><i>(Section C Q2)</i> | 69%               | 55%      | Anti-sexual Harassment Policies | % of yes<br>Rank 1: 75% and above<br>Rank 2: 50%-74%<br>Rank 3: 25% to 49%<br><br>Rank 4: Below 25% |

Table 3.3: Primary Survey Heat Map - Bangladesh

### Insights from Primary Survey

- **Gender-based Pay Gaps:** The survey highlights the prevalence of gender-based pay and promotion disparities.
- **Financial Independence:** Despite high levels of financial autonomy expressed by all survey respondents, business women reported high reliance on informal sources of credit due to various reasons including stricter norms for obtaining credit compared to men.
- **Limited Access to Government Policies and Welfare Benefits:** This is due to various bottlenecks such as complex schemes, lack of communication, etc. The low percentage of women benefiting from government's policies that promote female entrepreneurship or female participation in the workforce suggest that outreach can be improved.
- **Healthcare Access:** Indicators related to health (insurance coverage and regular check-ups) are positive which indicate that a large number of women take care of their health and well-being.
- **Work-Life Balance:** Long work hours affects well-being. However, women reported that they have access to adequate support systems and resources for managing work-life balance.

### Comparative Analysis of Heat Maps

The findings of both the heat maps are summarised below:

| World Bank Indicators |                   | Primary Survey Indicators |                   |
|-----------------------|-------------------|---------------------------|-------------------|
| Rank                  | No. of indicators | Rank                      | No. of indicators |
| Rank 1                | 10                | Rank 1                    | 13                |
| Rank 2                | 2                 | Rank 2                    | 14                |
| Rank 3                | 0                 | Rank 3                    | 6                 |
| Rank 4                | 13                | Rank 4                    | 5                 |
| <b>Total</b>          | <b>25</b>         | <b>Total</b>              | <b>38</b>         |

Table 3.4: Comparative Analysis of Heat Maps - Bangladesh

The World Bank indicators represent the legislative framework in place for women in the country. The primary survey however is:

- more nuanced;
- based on a small sample and therefore has a more focused outreach;
- based on the actual experiences of women in business and employment in the formal workforce.

As a result, there are more indicators evaluated in the primary survey. The difference in number of indicators in each rank thus suggests that while some strong policies are in place, action on those policies needs to be more robust and effective.

## Key Takeaways

### COUNTRY BRIEF

**Labour Force Trends:** Women's participation in Bangladesh's labour force has seen fluctuating trends. The FLFP rate has decreased from 55.9% in 2000 to 24.4% in 2022, with ups and downs in between. The rapid increase in 1990s was due to policy interventions and the rise of the RMG sector.

Bangladesh currently has one of the lowest rates of women's employment in the world.

**Gender Gap Report:** Bangladesh ranks 99/146 in the WEF GGR report of 2024. It ranks low in key sub-indices related to economic participation and opportunity (146), health and survival (129), and education attainment (125).

**WBL 2.0 Legal Framework:** Bangladesh scores 32.5 out of 100, lower than the global average (64.2) and the South Asia regional average (45.9), indicating significant scope for improvement.

### WORK

- ▶ **Education:** Gender disparities in education remain a significant challenge. Despite vast improvements in enrolment rates, dropout rates remain high, with about 42% of girls dropping out before completing secondary school education.
- ▶ **Entry Barriers:** Women often face intrusive questions about marital status at job interviews, and male-centric job descriptions contribute to gender discrimination and keeping them from the workforce.
- ▶ **Re-skilling and Up-skilling Challenges:** Family and personal responsibilities limit women's ability to pursue further training or education.
- ▶ **Pay Gaps:** As per the World Bank on an average, men earn 35.8% more per hour than women. The gap is wider (57.2%) in the agricultural sector. Women earn less than men across all age groups, with women over 65 facing the most significant disparity—their earnings are about 70% lower than men of the same age.
- ▶ **Maternity and Paternity Policies:** Early marriage and childbirth significantly increase caregiving responsibilities. The absence of paternity leave only perpetuates traditional gender roles, placing the burden of caregiving disproportionately on women and limiting their ability to fully engage in economic activities.

### WEALTH

- ▶ **Gender Biases and Stereotypes** are the top reason why fewer women opt to run businesses.
- ▶ **Entrepreneurship Initiatives:** Low educational attainment levels, the inability to work outside the home and lack of gender equality in property rights, including absence of independent sources of income are among the factors that impede the growth of women entrepreneurs in Bangladesh.  
Government initiatives aim to promote gender equality and support women's entrepreneurship. However, low utilization suggests practical barriers persist.
- ▶ **Access to Credit:** Female entrepreneurs face significant barriers in accessing formal credit, with 88% relying on informal sources of credit.
- ▶ **Participation in Trade and Industry Associations:** While 55% of business owners participate in trade or industry associations, 86% reported that their contributions are dismissed or ignored.
- ▶ **Inheritance Laws:** Sons and daughters do not have equal inheritance rights, limiting women's access to capital necessary for creating wealth and pursuing business interests.

### WELFARE



- ▶ **Government Initiatives:** Only 9% of women have utilised any government policy promoting entrepreneurship or workforce participation, indicating a significant gap in awareness and outreach.
- ▶ **Political Representation:** Women hold only 21% of parliamentary seats and 10% of ministerial positions, despite historical achievements in political leadership.

### WELL-BEING

- ▶ **Unpaid Labour:** Women bear a disproportionate burden of domestic chores and caregiving, impacting their ability to engage in paid work and pursue personal development opportunities.
- ▶ **Violence and Harassment:** Despite existing laws, enforcement remains a challenge. 35% of WIB report experiencing sexual harassment during business interactions.



*The economic empowerment of women in Bangladesh remains a critical yet challenging goal. Despite significant socio-economic progress and various governmental initiatives, women continue to face barriers in education, workforce participation and entrepreneurship. Addressing these challenges requires concerted efforts through improved policy implementation, by enhancing access to education and credit, and promoting gender equality in all social spheres. Closing these gender gaps in workforce participation rates, Bangladesh can unlock substantial economic potential and pave the way for inclusive and sustainable development.*

### 3.5 What can Bangladesh do?

Based on the analysis and conclusions drawn from our research the government of Bangladesh (and corporates where applicable) would do well to consider the following recommendations for enhancing workforce participation of women in the formal sector.

#### WORK

- ▶ Diversifying beyond the readymade garments (RMG) sector where women are primarily employed.
- ▶ Removing entry barriers on employment of women in jobs deemed dangerous or in an industrial job and consent required for working at night.
- ▶ Strengthening the equal remuneration law.
- ▶ Explicitly prohibiting dismissal of women based on pregnancy.
- ▶ Monitoring of the age of marriage and taking cognisance of under-age marriage.
- ▶ Fair recruitment practices/processes by corporates prohibiting intrusive personal questions during interviews, etc.



#### WEALTH

- ▶ Inheritance law reforms through national political and social consensus.
- ▶ Financial inclusion schemes to encourage women to open bank accounts, save and invest, and also create more awareness about existing schemes.
- ▶ More schemes to incentivise women entrepreneurs.



#### WELFARE

- ▶ Awareness and dissemination of information about existing government policies aimed at encouraging women's participation in the workforce.



#### WELL-BEING

- ▶ Legislation of prevention and punishment of sexual harassment.



Figure 3.6: Summary of Policy Recommendations - Bangladesh

## Work

### Government

#### **Diversifying Beyond the Readymade Garments (RMG) Sector**

Women in Bangladesh are predominantly employed by the readymade garments sector. While there is no doubt that this industry has contributed significantly to uplifting many poor and vulnerable women, it is important to diversify to other sectors as well.

Diversification will lead to creation of more quality jobs, which will require more skilled labour, that will lead to overall economic development and thereby also attracting more external investment.

The Government of Bangladesh should therefore consider implementing economic reforms that incentivise investment in other sectors. Such reforms should incentivise new sectors to employ the



untapped potential among women, which will help to reduce the labour gap and improve the female labour force participation rate.

### ***Removing Entry Barriers***

There are some restrictions imposed on employment of women in Bangladesh. The World Bank indicators show that a woman cannot work in a job deemed dangerous or in an industrial job, in the same way as a man. Women are restricted from working with "dangerous machines" or "underground or under water." Furthermore, while restrictions on employing women at night were lifted in 2006, the law still requires them to give written consent.

The government in Bangladesh must consider further reforms to labour laws and remove the remaining restrictions to boost women's participation in the economy. This will also align with the recommendations of the International Labour Organisation according to which any job restrictions should be limited to maternity protection and not be based on assumptions regarding women's capacity or role in society.

### ***Strengthening the Equal Remuneration Law***

Women earn less than men across all age groups in Bangladesh, according to a World Bank analysis. On an average men earn about 36% more than women. The prevalence of pay gaps is corroborated by women surveyed for this study, where more than half of whom acknowledge a difference in pay compared to men with the same qualifications / experience. Gender based discrimination was the most commonly cited reason for this difference.

Bangladesh does have a law that mandates equal remuneration for women and men for work of equal value. Given the prevailing pay gaps, the Government should consider

incorporating more robust monitoring mechanisms, to ensure compliance. Monitoring mechanisms could include mandatory review of pay / promotion gaps and auditable statutory disclosures, as well as strict penalties for non-compliance.

### ***Dismissal of Women Based on Pregnancy***

Women in Bangladesh can avail of approximately sixteen weeks of maternity leave. However, the law does not explicitly prohibit dismissal on the grounds of pregnancy.

The Labour Act may be thus be amended to, at the minimum, explicitly prohibit the dismissal of pregnant women and termination of a contract on the grounds of pregnancy; make termination on these grounds unlawful, unfair and / or wrongful.

### ***Cognisance of Under-age Marriage***

The average age of marriage in Bangladesh is approximately sixteen years and the average age of childbirth is eighteen years. As our analysis shows, caregiving and household responsibilities at an early age leads to high dropout rates in education, hampering women's ability to access quality and lucrative work. It leads to a trade off between their "social roles" and economic participation. Absence of childcare support, only exacerbates the situation leading to women withdrawing from the labour market. This happens despite the fact that those surveyed in Bangladesh do not believe that childcare is the sole responsibility of women.

The legal age for marriage of girls is eighteen years in Bangladesh according to the Child Marriage Restraint Act, 1929. It is evident therefore that the law is being violated, and that greater monitoring is required to ensure its implementation.

## Corporates

### Fair Recruitment Practices/Processes

Apart from legal mandates that restrict employment of women in certain kinds of industries and jobs, social factors impede employment of women. In the survey in Bangladesh, almost half of the respondents said that they encounter hostile interviewers and face intrusive questions about marital status or plans for children during job interviews. Male-centric words in job descriptions also act as a barrier to applying for jobs. This creates an unwelcoming environment and suggests potential for discrimination in the hiring process.

Implementing fair recruitment practices is key to creating a more inclusive and welcoming environment. This entails gender neutral job descriptions, using standardised interview questions, prohibition of intrusive and personal questions during interviews. At the screening stage (as some experienced professionals suggested) identifiers such as name and gender may be masked. Engaging a diverse (in terms of gender, age, religion, ethnicity, etc.) hiring and interview panel and training (recruiters and interviewers) would also be major contributors. "Unconscious bias" should form part of such training sessions as well. Organisations should focus on skills and qualifications rather than demographic characteristics.

Implementing such fair recruitment practises would definitely attract more women into the workforce. Organisations in the formal sector should lead the way in ensuring this.

## Wealth

### Government

#### Inheritance Laws

Financially independent women are viewed by

society "with admiration," (as per the primary survey in Bangladesh) and, while more than half of the survey respondents said they have a "high" investment risk appetite, more than half also believe that working women accumulate less wealth over their lifetime than men. Among the many reasons attributed to this, the primary are:

- ✓ Greater share of domestic responsibilities
- ✓ Pay gaps for the same job
- ✓ Cultural/ social norms preventing access to inheritance
- ✓ Biased inheritance laws

According to the World Bank, in Bangladesh, female and male surviving spouses do not have equal rights to inherit assets, nor do sons and daughters have equal rights to inherit assets from parents.

Granting married women and daughters equal inheritance rights can contribute to their economic prosperity and can also positively impact education and healthcare outcomes. Reforming inheritance laws may thus be a consideration for the government, by building national political and social consensus. This will lead to greater wealth accumulation among women, whose main investment objective / goal (as per the primary survey) is saving for retirement.

#### Financial Inclusion

By law, a woman in Bangladesh can open a bank account in the same way as a man. However, data suggests that five times more men than women (Inequality of opportunity, 2020) have bank accounts. Gender norms, strict laws on women's work and management of households are mostly responsible for this gap.

The Government in Bangladesh may consider

introducing financial inclusion schemes that encourage women to open bank accounts, save and invest, and also create more awareness about existing schemes. Targeted outreach and education campaigns could include:

- ✓ Workshops, seminars and community programmes to educate women on the benefits of opening a bank account, how to access it etc.
- ✓ Providing information on available financial products such as loans, savings accounts, insurance, and investment opportunities tailored to women's needs.
- ✓ Leveraging digital platforms and social media to reach a broader audience, ensuring that women in urban and rural areas are informed about their financial options.

### **Schemes to Encourage Entrepreneurship Among Women**

There are very few programmes in Bangladesh that encourage entrepreneurship among women. Since entrepreneurship contributes to growth and innovation, creating more jobs and improving the standard of living, the Government may consider introducing more schemes incentivising women to start their own ventures. The schemes could relate to:

- ✓ **Access to finance:** Providing microloans and special credit lines targeting women entrepreneurs, enhancing their ability to start and expand businesses.
- ✓ **Training and capacity building programmes** focused on developing business skills, financial literacy, technical expertise and digital technology.
- ✓ **Market access and networking schemes** to provide access to marketing fairs, e-commerce and business chambers.

- ✓ **Incentives and ease of operations:** Tax incentives and simplified business registration processes.
- ✓ **Infrastructure development:** Establishing business centres, incubators for women, as well as affordable childcare facilities.
- ✓ **Collaboration and partnerships:** Accessing international aid programmes that provide comprehensive support and resources for women entrepreneurs.

## **Welfare**

### *Government*

### **Awareness and Dissemination of Information About Existing Government Policies Aimed at Encouraging Women's Participation in the Workforce**

Less than 10% of the women surveyed in Bangladesh have availed of any government policy/scheme that promotes a) entrepreneurship among women or b) female participation in the workforce. Unclear and complex government schemes, lack of infrastructure for working women, as well as corruption are the reasons cited for this.

Greater government outreach is thus needed, as well as simplifying complex schemes, which would leave limited or no scope for corruption. Effective dissemination of information about government policies involves launching nationwide and catchy public awareness campaigns through traditional (TV, radio, newspapers) and non-traditional media platforms (social media, websites).

Community outreach programmes, workshops and seminars, especially in rural areas and collaborating with NGOs and grassroots organisations will help. Establishing helplines and information centres, and distributing

educational and promotional material in a simplified manner can further ensure that women are well-informed about the benefits available to them. Local government officials should also be trained to enhance their ability to communicate effectively with women and with empathy.

## Well-being

### *Government*

#### ***Stronger Laws on Sexual Harassment***

Currently there is no law in Bangladesh for the prevention and/or criminalisation of sexual harassment. In 2009, in the case of Bangladesh National Women Lawyers' Association (BNWLA) vs Government of Bangladesh and Others, the Supreme Court while identifying and addressing the issue of sexual harassment at the workplace and at educational institutions relied on the provisions of the Convention on

the Elimination of all forms of Discrimination Against Women (CEDAW). It stated that as a party to CEDAW, Bangladesh is obligated to formulate laws specifically tackling sexual harassment at workplaces and educational institutions and issued a series of guidelines on the prohibition, prevention and redress of sexual harassment in the workplace and in educational institutions.

In practice however, most institutions have not complied with these guidelines according to the WBL 2.0 framework and there are no criminal penalties or civil remedies for women in case they face sexual harassment in employment.

The Government should introduce legislation in this regard and establish mechanisms for strong enforcement. This includes clear definitions, precise monitoring and reporting mechanisms, and strict penalties.

# Chapter 4

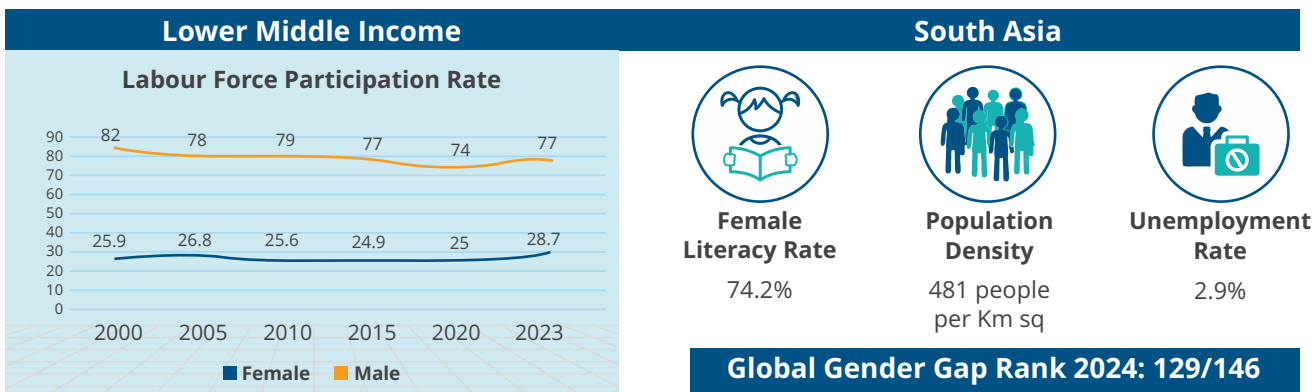
## Country Analysis – India

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# Country Analysis – India

## 4.1 Overview



### Women Business and Law 2.0 Indicators 2024



### Analysis of Performance in World Bank and Primary Survey Indicators<sup>68</sup>

| Indicator Reference              | Work | Wealth | Welfare | Well-being |
|----------------------------------|------|--------|---------|------------|
| <b>World Bank Indicators</b>     |      |        |         |            |
| Total                            | 12   | 8      | 5       | 2          |
| Rank 1                           | 5    | 5      | 0       | 2          |
| Rank 2                           | 0    | 0      | 2       | 0          |
| Rank 3                           | 1    | 1      | 3       | 0          |
| Rank 4                           | 6    | 2      | 0       | 0          |
| <b>Primary Survey Indicators</b> |      |        |         |            |
| Total                            | 11   | 10     | 7       | 10         |
| Rank 1                           | 5    | 3      | 1       | 1          |
| Rank 2                           | 3    | 4      | 3       | 7          |
| Rank 3                           | 1    | 1      | 2       | 2          |
| Rank 4                           | 2    | 2      | 1       | 0          |

<sup>68</sup> Rank 1 indicate high values or strong performance; Rank 2 represent mid-range values or average performance; Rank 3 represent below average performance; Rank 4 show low performance or poor performance.

## Key Takeaways from

Triangulation of  
Primary Survey,  
Secondary Data,  
In-person  
Interviews &  
FGDs



### COUNTRY BRIEF

- ▶ Women constitute nearly 48% of the population.
- ▶ **FLFP** rate stands at 29% compared to 77% **MLFP**.



### WORK

- ▶ **Entry barriers** include intrusive questions about marital status, male-centric words in job description.
- ▶ **Automation** is viewed as an opportunity by 78% of the respondents, but challenges in up-skilling and re-skilling persist mainly due to lack of time because of family commitments.
- ▶ **Promotion and pay gaps exist** with women earning an estimated 33% less than men.
- ▶ **Motherhood Penalty:** Social norms restrict women's participation in the workforce post pregnancy. Almost 60% of those surveyed also believe childcare is the sole responsibility of women.
- ▶ Lack of affordable and monitored **day care and eldercare facilities**.



### WEALTH

- ▶ **Financial literacy levels** are low.
- ▶ **Wealth Accumulation:** Women only accumulate 64% of the wealth over their lifetime compared to men.
- ▶ While women entrepreneurs do report having access to formal credit, 82% of those who experienced **stricter norms for availing credit**, had to rely on **informal sources**



### WELFARE

- ▶ Only 13% of the respondents have availed of any **government policy** promoting women in the workforce.
- ▶ **Public transportation** is believed to be unsafe for women limiting education and work opportunities.
- ▶ Women are under-represented in **corporate and political leadership roles**.



### WELL-BEING

- ▶ Women spend 335 minutes a day on **unpaid domestic work**, compared to 40 minutes spent by men.
- ▶ **Anti-sexual harassment laws at the workplace are** robust, though many women still hesitate to report such cases.

### Recommendations

A summary of recommendations applicable to India specifically is presented below. Recommendations common to all countries are included in the **Section "Actionable Policy Solutions Across Countries."**



## WORK



- ▶ **Removing entry barriers** in certain industrial jobs or jobs deemed dangerous, as well as working at night.
- ▶ **Affordable and monitored day care and elder care facilities** by government and corporates.
- ▶ **Strengthening enforcement of the equal remuneration law** to remove gender based pay gaps that currently exist.
- ▶ **Adopting fair recruitment practices/processes** by corporates that prohibit male-centric job descriptions in job postings, intrusive personal questions during interviews.

## WEALTH



- ▶ **Reducing disparities in wealth accumulation** through awareness creation of inheritance laws, monitoring of existing laws on equal pay, financial literacy training, supporting work-life balance measures (flexible hours, parental leave), as well **targeted awareness programmes** to bring about cultural shift towards shared domestic responsibilities.
- ▶ **Addressing the issue of limited access to credit**, especially legislation explicitly prohibiting gender-based discrimination; and greater outreach of government finances.

## WELFARE



- ▶ **Awareness and dissemination of information** about existing government policies aimed at encouraging women's participation in the workforce.
- ▶ **Review impact of mandating one woman director** on company boards as a step toward enhancing the proportion of women's representation on boards.
- ▶ Corporates **increasing representation of women** in leadership roles.

## WELL-BEING



- ▶ Improving **mobility infrastructure** design to make it more women friendly and safe.

### 4.2 Introduction to India

In India, women are nearly 48% of the population,<sup>69</sup> yet their economic participation remains significantly low and below potential. As of 2023, the female labour force participation (FLFP) rate in India was approximately 29%, compared to the global average of around 40% and significantly lower than many other developing economies.<sup>70</sup>

The barriers to women's economic empowerment

in India are complex. Cultural norms and gender roles traditionally assign women to domestic duties, limiting their opportunities for formal employment. Safety concerns, particularly in urban areas, further restrict women's mobility and access to workplaces.

In WEF's Global Gender Gap Report 2024, India's position at 129 out of 146 countries, reflects significant gender disparities. It declined from the 127<sup>th</sup> position in 2023, mainly on account of a

<sup>69</sup>World Bank Open Data." World Bank Open Data, <https://data.worldbank.org>.

<sup>70</sup>"World Bank Open Data." World Bank Open Data, <https://data.worldbank.org>



significant fall in the educational attainment sub-index (from 26<sup>th</sup> position in the previous year to 112<sup>th</sup> position) a marginal fall in the political empowerment sub-index (from 59 in 2023 to 65 in 2024).<sup>71</sup> Substantial gaps are clearly visible in all areas.

**Overall Ranking: 129/146**

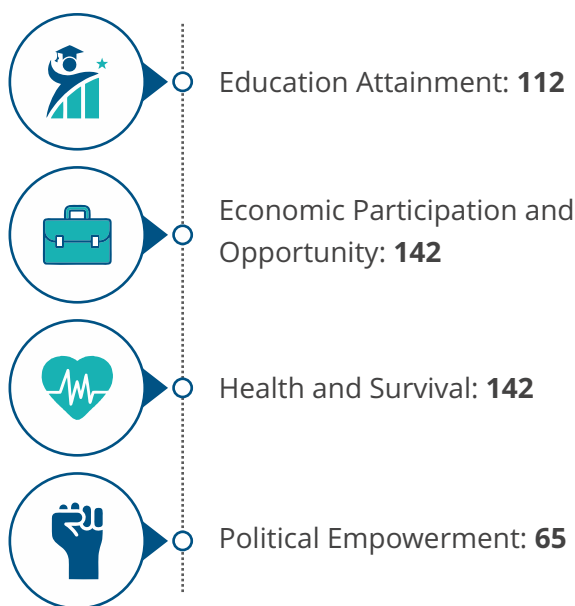


Figure 4.1: World Economic Forum: Global Gender Gap Report 2024 - India Rankings

In the Women, Business and the Law (WBL) 2024 2.0 report,<sup>72</sup> in the legal frameworks analysis, India scores 60 (out of 100), below the global average of 64.2 but reasonably higher than the South Asia regional average of 45.9. In WBL 2.0 supportive frameworks, though India's score is 54.2, higher than both the global average (of 39.5) and the South Asia regional average (31.1), significant gaps still exist.<sup>73</sup>



Figure 4.2: Women, Business and the Law 2024 - Scores (India)

<sup>71</sup>WEF GGR 2024

<sup>72</sup>Women, Business and Law 2024: Women, Business and the Law 2024 (WBL 2024) identifies barriers for women's economic empowerment in three areas: women's legal rights, policy instruments designed to support the implementation of these rights, and how these rights are realized in practice. For that purpose, three new Women, Business and the Law 2.0 indexes are presented for ten indicators: (1) legal frameworks, (2) supportive frameworks, and (3) expert opinions. The Women, Business and the Law 1.0 and 2.0 **legal indexes analyze** domestic laws and regulations that affect women's economic opportunities. Answers to the questions in these indexes are based only on codified law. When the answers differ for different legal systems, the answer used is the one that applies to the majority of the population. The Women, Business and the Law 2.0 **supportive frameworks index analyzes** instruments designed to support the implementation of laws. The instruments considered include national policies, plans, programs, services, budgets, procedures, inspections, and sanctions for noncompliance with quality standards. The Women, Business and the Law 2.0 **expert opinions index** captures experts' responses to scale questions focusing on the outcomes in the topic areas assessed by Women, Business and the Law. Each question asks for the respondent's opinion on the extent to which these outcomes are being realized in practice in a particular economy

<sup>73</sup>World Bank. (2024). *Women, Business and the Law 2024: India*. Retrieved from <https://wbl.worldbank.org/content/dam/documents/wbl/2024/pilot/WBL24-2-0-India.pdf>.

According to the WBL 2.0 report, one of the lowest scores for India is on the indicator measuring laws affecting women's pay. To improve on the Pay indicator, the report suggests that India may wish to consider getting women to work at night in the same way as men and getting women to work in an industrial job in the same way as men. It also suggests mandating equal remuneration for work of equal value; although, "equal remuneration for the same work or work of a similar nature" is already established in the Equal Remuneration Act, 1976, monitoring and implementation are clearly wanting.

**Women, Business and the Law 2024 2.0 Indicator Scores**











|                             |  |  |  |  |  |  |  |  |  |  |
|-----------------------------|---|---|---|---|---|---|---|---|---|---|
| WBL 2.0                     | Safety  | Mobility  | Work-place  | Pay   | Marriage  | Parent-hood   | Childcare   | Entrepre-<br>neurship   | Assets  | Pension   |
| Legal Frameworks Score      | 50.0  | 100.0   | 50.0  | 25.0  | 100.0   | 50.0  | 25.0  | 50.0  | 75.0  | 75.0  |
| Supportive Frameworks Score | 75.0  | 66.7  | 33.3  | 50.0  | 100.0   | 66.7  | 0.0   | 66.7  | 33.3  | 50.0  |
| Expert Opinions Score       | 25.0  | 75.0  | 25.0  | 25.0  | 31.3  | 12.5  | 25.0  | 25.0  | 75.0  | 37.5  |

Figure 4.3: WBL 2024 2.0 Indicator Scores (India)



*Initially we see a lot of women joining male dominated roles or roles with late working hours / lots of travel. They start to drop off when they get married or have children and often take up desk jobs.*

*Grassroot and hygiene level solutions such as basic travel allowances and restroom facilities are required to retain these women in such fields.*

*From working late nights, to marriage, to having children, returning from maternity leave, women face a lot of challenges.*

*~ Ms. Aparna Devikar, Cluster Marketing Head, Dr. Reddy's Laboratories*



India has ranked low on the indicator measuring supportive frameworks affecting childcare. To improve on this, the report suggests that India may wish to consider establishing: a) a publicly available registry or database of childcare providers; b) a clearly outlined application procedure to request financial support from the government for childcare services by parents; c) a clearly outlined application procedure to request financial support from the government for childcare services by non-state childcare providers; and d) publishing reports on quality of childcare services at least within every 3 years.

### 4.3 Analysis of Secondary and Primary Data under the 4Ws

#### Work

*Education and Female Labour Force Participation (FLFP)*

Education has a social and economic impact. It directly affects the status of the girls and women in the family, and thereby boosts female participation in economic activity. It can also be linked with the lower prevalence of child marriage, violent abuse by an intimate partner and improved maternal and reproductive health. Women who have parity in education are more likely to share unpaid work with men more equitably, to work in professional and technical occupations and take on leadership roles.<sup>74</sup> Though this may appear theoretically correct, the reality is quite different.

While more women have been moving into paid work over the last decades (according to WEF's 2022 GGR), and, increasingly, into leadership positions in industry, there have been continued headwinds: societal expectations, employer policies, the legal environment and availability of care infrastructure continue to limit women's access to education and career opportunities.<sup>75</sup>



*Women and their performance are under greater scrutiny than men, even by women. Successful women are perceived and labelled as "aggressive" in a man's world. Men can make the same mistake many times and no one is as harsh with them. An attitudinal shift is required for this to improve and it will take time. This miracle will not happen overnight.*

*~ Ms. Uma Reddy, MD, Hitech Magnetics*



<sup>74</sup>Determinants of Gender Parity Index in Higher Education in India: A Panel Data Approach <http://20.198.91.3:8080/jspui/bitstream/123456789/968/1/M.Phil%20%28Economics%29%20Sanghita%20Ghosh.pdf>

<sup>75</sup>Global Gender Gap Report 2022. World Economic Forum, <https://www.weforum.org/reports/global-gender-gap-report-2022/> ([https://www3.weforum.org/docs/WEF\\_GGGR\\_2022.pdf](https://www3.weforum.org/docs/WEF_GGGR_2022.pdf))

In India, the skilling of women is a far greater challenge than skilling men owing to the nature of women's work. Most women in India are employed in low-skill and low-paying work, with neither social protection nor job security. Their economic contribution is all but made invisible. A higher percentage of women workers are part of the informal economy compared to men — 94% of women workers are in the informal sector, working as daily-wage agricultural labourers at construction sites, as self-employed micro-entrepreneurs, or engaged in home-based work. Gender discrimination is more severe in the informal sector than in the formal sector, with women informal workers receiving less than half the male wage rate.<sup>76</sup>

### Education and Labour Force Participation

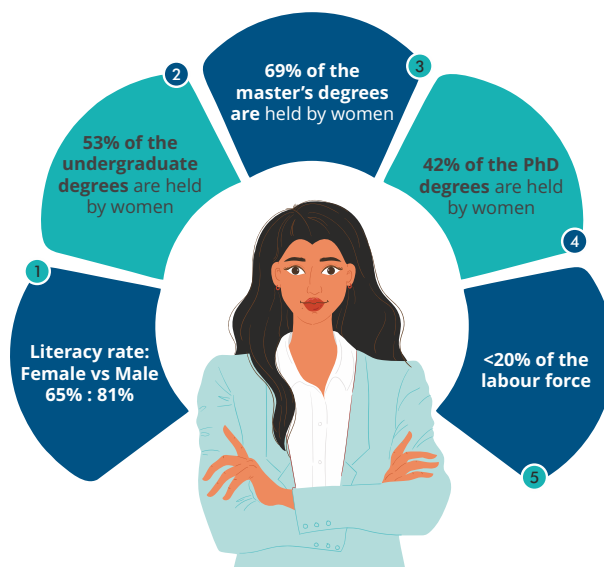


Figure 4.4: Education and Labour Force Participation in India

Gender bias embedded in Indian society is reflected in education levels with the wide disparity in literacy levels between women and men. According to Census 2011, the female literacy rate is approximately 65% whereas the male literacy rate is approximately 81%. As per latest available data from the World Bank, in 2018, the literacy rate among adult females (i.e. the % of females aged 15 and above) was 66%<sup>77</sup> compared to 82%<sup>78</sup> among adult males. While there has been negligible improvement in the numbers, the literacy rate of women in India is way behind the global average of 83% (2018).<sup>79</sup>

The gender disparity in literacy and labour force participation rates underscores the persistent structural and societal barriers that women face in India. Interestingly, while women constitute 48% of India's population,<sup>80</sup> they hold 53% of the undergraduate degrees, 69% of the master's



*Addressing the skilling and education issue in India (which does not adequately prepare women for the formal workforce) requires an approach that starts from addressing fundamental barriers faced by women. These include access to education, societal attitudes towards women's mobility and independence, and the quality of education provided. Addressing these issues requires considering the entire life cycle of women, from childhood to adulthood.*

*The near absence of women in STEM and other such subjects also indicates a systemic issue. There should be policies aimed at overcoming these barriers and effective implementation. Social readiness for such policies is very important.*

~ **Ms. Madhuri Dass Woudenberg, Founder-Director of The Goa School**



<sup>76</sup>Kumar, Sunaina. "The Skilling Imperative in India: The Bridge Between Women and Work." Observer Research Foundation, August 14, 2023. <https://www.orfonline.org/research/the-skilling-imperative-in-india-the-bridge-between-women-and-work>.

<sup>77</sup>Literacy Rate, Adult Female (% of Females Ages 15 and above) - India | Data. <https://data.worldbank.org/indicator/SE.ADT.LITR.FE.ZS?locations=IN>

<sup>78</sup>Literacy Rate (%). "World Bank Gender Data Portal, <https://genderdata.worldbank.org/indicators/se-adt?gender=male>

<sup>79</sup>Literacy Rate, Adult Female (% of Females Ages 15 and above) - India | Data. <https://data.worldbank.org/indicator/SE.ADT.LITR.FE.ZS?locations=IN>

<sup>80</sup>Population, Female (% of Total Population) - India | Data. <https://data.worldbank.org/indicator/SP.POP.TOTL.FE.ZS?locations=IN>.

degrees and 42% of the Ph.D. degrees as of 2019, yet they constitute less than 20% of the labour force (Catalyst.org, 2020),<sup>81</sup> (in urban areas, as per the Periodic Labour Force Survey 2019-2020, the FLFP rate stood at 18.5% compared to 57.8% MLFP rates; this largely excludes agriculture which employs more than half of the women workers in India).<sup>82</sup>

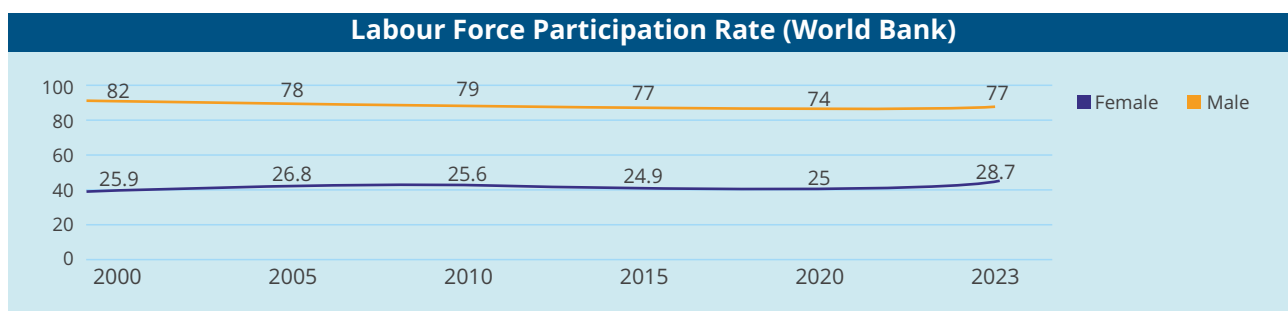


Figure 4.5: Labour Force Participation Rate: India (World Bank)

Despite attaining high levels of education at par with men, and in some instances even more than men, women's contribution to the labour force has constantly remained low.

*The three Es to enable women to retain and continue working in the labour force are:*

- *Educate-societal education, gender sensitisation.*
- *Enable-through proactive legislation that supports women.*
- *Empower-women to become economically independent and participate in decision making roles.*

*~ Roundtable in New Delhi<sup>^</sup>*

*Educational attainment significantly enhances women's workforce participation and elevates their status within the family, improving other indicators as well. However, despite women in India holding a substantial share of undergraduate and postgraduate degrees, their representation in the labour force remains low, highlighting the presence of social and other barriers (like inadequate employer policies, a restrictive legal environment, etc.) Addressing these issues is crucial to harnessing their full economic potential.*

### Entry Barriers

The Equal Remuneration Act, 1976 prohibits discrimination while recruiting men and women workers in India. In addition, while there are no overt barriers to women accessing work, and they can get a job in the same way as a man, certain laws do restrict women's access to work under certain circumstances / in certain jobs, such as at night or in certain industrial jobs.

In practice also women face significant entry barriers. Cultural norms, biases and discriminatory practices persist, creating challenges for women seeking employment.

<sup>81</sup>Barhate, B., Hirudayaraj, M., Dirani, K., Barhate, R., and Abadi, M. (2021). Career disruptions of married women in India: an exploratory investigation. Human Resource Development International, 24(4), 401-424. doi:10.1080/13678868.2021.1904352

<sup>82</sup>Ministry of Statistics and Programme Implementation. "Annual Report, Periodic Labour Force Survey (PLFS) 2019-20." Government of India, 2020. [https://www.mospi.gov.in/sites/default/files/publication\\_reports/Annual\\_Report\\_PLFS\\_2019\\_20F1.pdf](https://www.mospi.gov.in/sites/default/files/publication_reports/Annual_Report_PLFS_2019_20F1.pdf).

<sup>^</sup>The roundtable in New Delhi was held on June 29, 2024

“ At a one-on-one interview, **Ms. Hardika Shah (Founder and CEO, Kinara Capital)** noted that the challenges that women face include confidence gaps, lack of women in leadership roles, overthinking and lack of negotiation skills. ”

According to a recent Reuters investigation, women faced significant entry barriers at Foxconn's iPhone assembly plant in India due to discriminatory hiring practices, which systematically excluded married women in a certain age group, from employment opportunities. This discrimination was justified citing cultural issues, family responsibilities and potential absenteeism. Despite official policies against such discrimination, these practices highlighted the gap between policy and practise.<sup>83</sup>



Many checks and balances can be included in the recruitment process to limit gender biases while selecting candidates for a job, such as by masking the names on resumes and retaining only qualifications to avoid unconscious biases at the screening stage itself. Thereafter, success depends on the person's performance.

~ **Ms. Shiny Rajan, Head Talent Operations, Sopra Steria**



→ In the **primary survey** in India, among the biggest barriers faced by WIE was intrusive questions about marital status or plans for children during job interviews (59% of those surveyed).<sup>‡</sup>

→ **48%** also reported that male-centric words in job descriptions were a hindrance.<sup>‡</sup>

(Refer Annexure 4: Work: B. Entry Barriers: Visible and Invisible - EQ1 for survey responses)

Despite legal restrictions, gender biases still persist, as early as during the recruitment process, potentially discouraging women from even applying for jobs. These include family restrictions, mobility challenges, male centric job descriptions, interviewer biases, to name a few. Evidently, strict enforcement and robust monitoring mechanisms are required to eliminate such discrimination, and also to bring about a cultural shift towards gender equality. Ensuring equal opportunities for women is crucial for broader social and economic development, fostering inclusive growth and leveraging the full potential of the workforce.

#### Automation, Training (Re-skilling and Up-skilling Challenges) and Digital Access

Access to and use of technology, and access to skill upgradation are key enablers of professional growth. Increased mechanisation of traditionally labour-intensive tasks across various sectors—such as agriculture, manufacturing, mining and now even in the services sector—has consistently had a disproportionate impact on women.

A working paper by ADB titled “*New Technology and Emerging Occupations: Evidence from Asia*” (2019)<sup>84</sup> which analysed data between 1968 to 2015, shows that men have traditionally had access to a greater proportion of emerging

<sup>83</sup>“Foxconn and Apple in India: Women Pay a Price for the Promise of Better Jobs.” Reuters, June, 2024. <https://www.reuters.com/investigates/special-report/foxconn-apple-india-women/>.

<sup>84</sup>Asian Development Bank. *New Technology and Emerging Occupations: Evidence from Asia*. Manila: Asian Development Bank, 2019. <https://www.adb.org/sites/default/files/publication/496876/ewp-576-new-technology-emerging-occupations-asia.pdf>

‡This represents a multiple choice question, where the results may add up to more than 100%



occupations in India. However, it is interesting to note, that despite the FLFP rates declining over the years (from approximately 36% in 1994 to 27% in 2012 - World Bank 2017), women have been gaining better access to emerging occupations—from 9% in 1994 to 17% in 2012. These are mostly women with higher educational attainment levels.

McKinsey Global Institute (2019) has also estimated that up to 12 million Indian women could lose their jobs by 2030<sup>85</sup> owing to automation in the agriculture, forestry, fisheries, transportation and warehousing sectors. The enduring digital divide and increased automation of clerical job roles can make it difficult for women to transition to jobs requiring higher education and technical skills.<sup>86</sup>

The Ministry of Skill Development and Entrepreneurship is the nodal ministry in the Indian government that is responsible for co-ordination of all skill development (including upskilling and re-skilling) efforts across the country, under which various skilling programmes have been initiated. Recognising women as a priority group under the Skill India Mission, women are a specific focus under the government's National Policy for Skill Development and Entrepreneurship.<sup>87</sup>

Many steps have been taken by government to encourage women to not only take up wage-employment in industry, but also become self-reliant through entrepreneurship. The motive of

the Pradhan Mantri Kaushal Vikas Yojana (PMKVY) is to promote increased participation of women in the workforce through appropriate skilling and gender mainstreaming of skills. Over 4 million women have been certified under this programme (40% of the total certified). Recognition of Prior Learning (RPL), a skill certification programme under this scheme which enables Indian youth to take on industry relevant skill certification, upskilled and certified more than 2.3 million women. Women are also receiving vocational training at 14,000+ Industrial Training Institutes (ITI) spread across the country. ITIs have witnessed a nearly 100% jump in registration of women from 2014 till date.<sup>88</sup>

Skills training programmes in India have historically been based on traditional gender roles and notions of women's work, mostly restricted to household-related tasks and caregiving. Though policies like 'Skill India' acknowledge the need for non-traditional occupations for women, they go little beyond rhetoric and the absorption of women into other sectors remains low.<sup>89</sup> According to National Skill Development Corporation (NSDC)'s gender analysis, females comprise more than 50% of trainings or placements in only five out of the top 15 sectors – beauty and wellness, apparel, media and entertainment, healthcare and IT-ITeS. Female representation in the top 15 sectors goes up from as low as 6% in construction, 11% in automotive and 15% in

<sup>85</sup>McKinsey Global Institute. "The Future of Women at Work: Transitions in the Age of Automation - Executive Summary." McKinsey and Company, July 2019. <https://www.mckinsey.com/~media/mckinsey/featured%20insights/gender%20equality/the%20future%20of%20women%20at%20work%20transitions%20in%20the%20age%20of%20automation/mgi-the-future-of-women-at-work-exec-summary-july-2019.pdf>.

<sup>86</sup>Nikore, Mitali. "Where Are India's Working Women? The Fall and Fall of India's Female Labour Participation Rate." South Asia @ LSE, October 22, 2019. <https://blogs.lse.ac.uk/southasia/2019/10/22/where-are-indias-working-women-the-fall-and-fall-of-indias-female-labour-participation-rate/>.

<sup>87</sup>Ministry of Skill Development and Entrepreneurship. "Annual Report 2023-24." Government of India, September 2023. <https://www.msde.gov.in/sites/default/files/2023-09/Final%20Skill%20AR%20Eng.pdf>.

<sup>88</sup>Ministry of Skill Development and Entrepreneurship. "International Women's Day 2022: MSDE Salutes the Grit of India's Women, Fulfilling Their Aspirations by Breaking Age-Old Stereotypes." Press Information Bureau, March 8, 2022. <https://pib.gov.in/PressReleasePage.aspx?PRID=1804089>.

<sup>89</sup>Kumar, Sunaina. "The Skilling Imperative in India: The Bridge Between Women and Work." Observer Research Foundation, August 14, 2023. <https://www.orfonline.org/research/the-skilling-imperative-in-india-the-bridge-between-women-and-work>.

power to **98% in beauty and wellness and 96% in apparel**.<sup>90</sup> Clearly, while skill development programmes in India aim to skill women and increase their participation in the workforce, the concentration of enrolments and placements in stereotypical sectors suggests that more effort is required to encourage women towards skills and fields beyond traditionally female dominated sectors, such as automotive, which are often more lucrative.



*Even today families prefer not to “invest” in girl children, since they will eventually get married, and would rather invest their resources in educating one child, the son.*

*~ Ms. Monica Widhani, Independent Director*



Women in India also face significant barriers to digital access and usage due to prevailing social norms. Even when women are “permitted” to own or use household-level mobile devices, their online activity is often governed by male relatives. While mobile phones are viewed as a risk to women’s reputation pre-marriage; post-marriage, phone-use is viewed as an interruption to caregiving responsibilities. Women generally refrain from speaking on their phones in public places, preferring to conduct conversations within the home, owing to prevailing social norms and fear of judgement. In this social structure, women have found themselves excluded from the growing digital economy post COVID-19, especially when aspiring for online schooling, skill training, entrepreneurship and work opportunities.<sup>91</sup>

According to the Mobile Gender Gap Report 2024, the mobile gender gap in India shows a consistent disparity in mobile phone usage between men and women over the past four years. In 2023 only 37% of women in India use the internet compared to 53% of men. Women are also 10% less likely than men to own a mobile phone.<sup>92</sup>

<sup>90</sup>National Skill Development Corporation. "Gender Analysis of PMKVY-STT: June 2020." SkillsIP, June 2020. [https://skillsip.nsdcindia.org/sites/default/files/kps-document/Gender%20Analysis\\_PMKVY-STT\\_June%202020.pdf](https://skillsip.nsdcindia.org/sites/default/files/kps-document/Gender%20Analysis_PMKVY-STT_June%202020.pdf)

<sup>91</sup>Nikore, Mitali. (2022). *India's Gendered Digital Divide*. Observer Research Foundation. Retrieved from <https://www.orfonline.org/expert-speak/indias-gendered-digital-divide>.

<sup>92</sup>GSMA. "The Mobile Gender Gap Report 2024." GSMA, May 2024. <https://www.gsma.com/r/wp-content/uploads/2024/05/The-Mobile-Gender-Gap-Report-2024.pdf>



### Mobile Internet Adoption in India, 2020–2023 (Percentage of Total Adult Population)

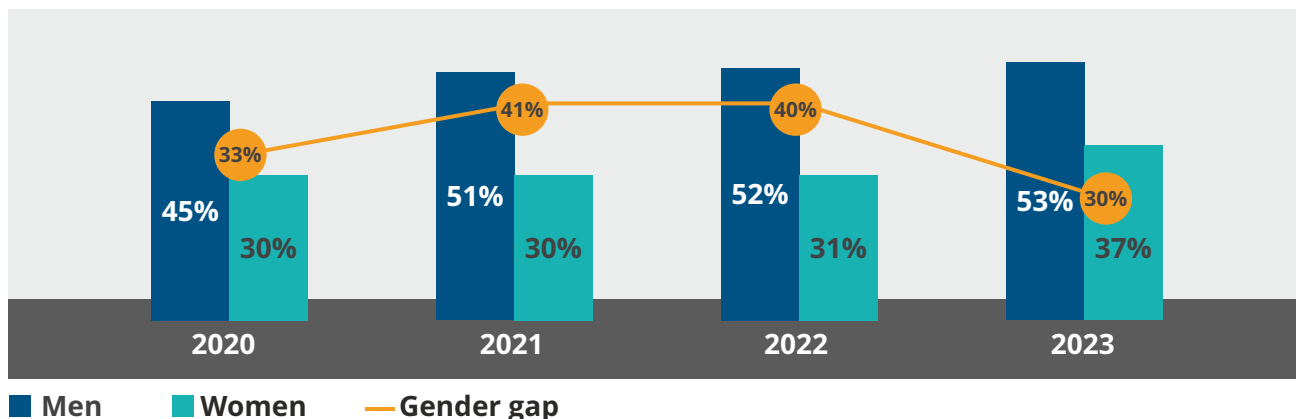


Figure 4.6: Mobile Internet Adoption in India, 2020–2023 (Percentage of Total Adult Population)  
 Source: The Mobile Gender Gap Report 2024

- Access to and use of technology (50%) and access to skill upgradation (28%) are considered the biggest enablers of professional growth by **WIE surveyed in India**
- 78% also view **automation as an opportunity** for their careers.
- However women also face several **challenges in up-skilling and re-skilling**, the key among them being lack of time to re-skill due to family/personal constraints/commitments (62%), limited access to digital technology (43%).<sup>3</sup>

(Refer Annexure 4: Work: D. Training and Mentoring Opportunities for survey responses)

Addressing the gender digital divide and skewed concentration of women in traditional sectors require comprehensive policy interventions, especially considering that automation is viewed as an opportunity. While there are many skilling programmes run by the government, the gendered nature of many of the enrolments only propagates stereotypes of the kinds of jobs women should or can do. Attempts are thus required to seek more enrolments from women in more non-traditional skills and industries as well, which are also often more well-paying. The interventions can include greater digital penetration with a focus on women, awareness programmes about the opportunities available for various skills and industries promoting gender-sensitivity training, ensuring equal access to high-technology training programmes and support systems that enable women to pursue diverse, non-traditional and higher-paying career paths.

### Gender-based Pay Gaps

A wage gap analysis based on NSSO's Periodic Labour Force Survey data (PLFS 2019-20) finds that, women in India earn significantly less than men in almost all forms of economic activities, across states, occupations, types of employment and sectors of employment. The difference in average monthly wages between men and women, i.e. the wage gap, is about 33%, with men on an average earning INR 12,048 per month compared to women's earnings of only INR 8,034, or INR 4,014 less.<sup>93</sup>

Participants at the **New Delhi roundtable** also pointed out, that data on pay gaps is not available, though we anecdotally know that they exist. Though disclosures requirements of the Business Responsibility and Sustainability Report are a step in the right direction, more research is required to study these gaps to enable appropriate action.

Legislations enacted towards this end are the Minimum Wages Act, 1948 and the Equal



Remuneration Act, 1976. 2019 saw comprehensive reforms in both the legislations and the enactment of the Code on Wages.<sup>94</sup> However as the data suggests, in the absence of robust monitoring measures, wage gaps based on gender still exist.



*The challenge that a lot of women typically run into, especially when they are in their middle age stage relates to family pressures. Some choose to take a career break and are automatically held back by a certain figure compared to their male counterparts. The key problem is that we need improved systems to support women with childcare responsibilities. While families have become nuclear, the childcare setup has not evolved to the same level. Organisations also need to provide support to women returning from career breaks. These will help to offset the existing pay gaps.*

**~ Ms. Shruti Kashinath, Regulatory affairs professional in the medical devices industry**



<sup>93</sup>Sattva. (2021). *Addressing the Gender Wage Gap in India's Labour Market*. Retrieved from [https://www.sattva.co.in/wp-content/uploads/2021/09/Sattva\\_Insights\\_GenderWageGap.pdf](https://www.sattva.co.in/wp-content/uploads/2021/09/Sattva_Insights_GenderWageGap.pdf).

<sup>94</sup>International Labour Organization. (2022). *Op-ed: Gender Pay Gap: Hard Truths and Actions Needed*. Retrieved from <https://www.ilo.org/resource/article/oped-gender-pay-gap-hard-truths-and-actions-needed>

- In the primary survey, 47% of the WIB said that they have had to charge lower fees for a project due to their gender; the reasons cited were mainly lack of strong networking skills (64%), lack transparency in awarding contracts (54%) and gender based discrimination (48%), etc. <sup>3</sup>
- Among the WIE, 56% reported that they have been in a job where they were paid less than their male counterparts with the same qualifications. Lack of transparency in salary structures (69%) was the main reason cited for this, apart from discrimination based on gender (52%). <sup>3</sup>
- 53% of women (WIE) also said they felt that they were passed over or denied a promotion/ raise in favour of an equally or less qualified male colleague. Reasons include lack of transparency in promotion policies (58%), discrimination based on gender (54%), etc. <sup>3</sup>
- Suggestions to bridge gender pay / promotion gaps include: a) **mandatory statutory disclosures** of the percentage of women at different levels in public filings; b) providing flexible working arrangements **to all employees**; c) **mandatory review of** pay and promotion gaps; d) **reserving a certain percentage of hires/promotions** across levels/functions for women. <sup>3</sup>

(Refer Annexure 4: Work: E. Pay Gaps for survey responses)

**Ms. Usha Lakshmi Raman (Retired from SBI Funds Management Limited as Head - Internal Audit)** in a one-on-one-interview said that women are generally not good at negotiating. More often than not, they feel that their work should speak for themselves. However, it is important to blow one's own trumpet. Else people concerned may not know/ remember successes and achievements. This is especially important at the time of annual appraisals/ rewards and recognitions. Women must actively use platforms like LinkedIn or other social media to talk about their achievements to enhance their personal branding and visibility.

*Despite significant legislation prohibiting discrimination in pay based on gender, pay gaps still persist as the PLFS data and primary survey indicate. Monitoring these laws is imperative, and measures such as enhanced disclosures about salary structures and periodic review of pay/promotion gaps would greatly contribute to reducing widening disparities. Soft skills training (including negotiation skills), and affording women greater networking opportunities, are other areas that require focus.*

#### Maternity and Paternity Leave

Marriage, childbirth and the resultant time that women are expected to spend in caring for the family and household (parents, children and in-laws), often leads to women stepping back from their careers, re-skilling and/or up-skilling, and avoiding networking opportunities that contribute to career growth, as the burden on caregiving seldom falls on men.

This is further corroborated by the findings of a study conducted by Ashoka University's Genpact Centre for Women's leadership (GCWL) titled, 'Predicament of Returning Mothers'<sup>95</sup> of women working in the private sector, social and development sector and in media and communications.

It found that factors such as pregnancy, childbirth, child care, elderly care, lack of family support and an unsupportive work environment, create a leaking pipeline that hinders women from reaching leadership positions. Challenges were expressed at four levels:

<sup>95</sup>GCWL. (2018). The Predicament of Returning Mothers. (Genpact Centre for Women's Leadership, Ashoka University)

- ▶ **At an individual level woman felt guilt:** If they chose to rejoin work after childbirth, they felt guilty of putting themselves before their child and family.
- ▶ **At a family level, they felt they had to compromise:** Husbands often expected women to prioritise home over work. They neither helped with household chores or childcare nor confronted their in-laws in times of a tussle. While in-laws approved of women's jobs after marriage, familial support decreased after the first child, family support thus diminishing with time.
- ▶ **At workplace, supervisors felt women are unproductive and inefficient:** Many women noticed changes in attitudes of supervisors after pregnancy, often leading to assignment of lower-level tasks, which made them feel undervalued and less productive.
- ▶ **Social norms dictate that mothers should focus on child and home care:** Deep seated social norms around women's roles at the home often do not align well with working women after maternity.



*One of the important ways for organisations to create a supportive work environment is educating and sensitising men to share the household workload. This is currently lacking. Generally, by default, the responsibility “to earn” and be the bread-winner falls on men. In the rare occasion that a man may stay at home and women work, it is highly appreciated, as though they are doing something out of the ordinary and not taking care of their own home/children. Mandatory paternity leave is a good idea. It should be substantial and not a token gesture of 3 or 7 days, it should be at least 3 months. That way there is a level playing field, as women often lose out on pay and promotions when they return from maternity leave.*

**~ Ms. Saumya Sah, Sr. Manager, Research and Insights, CRIF Highmark**



<sup>95</sup>GCWL. (2018). The Predicament of Returning Mothers. (Genpact Centre for Women's Leadership, Ashoka University)

The following graphic succinctly represents the socio-cultural dynamics around working women in India who are going through the pregnancy and early childcare stage of life.



Figure 4.7: Socio-cultural Dynamics Around Working Women in India

Source: *The Predicament of Returning Mothers*. (Genpact Centre for Women's Leadership, Ashoka University), 2019

Pressures build up from extended family, friends even if immediate family is supportive in some instances.

It was highlighted at the **roundtable in New Delhi** that the motherhood penalty is real and that family support and the involvement of men in parenting is inadequate.

- 59% of the **survey respondents in India** strongly or somewhat agree that childcare is the sole responsibility of women.
- Only 30% WIB respondents offer paternity leave to their employees, similarly only 38% of WIE said their organisations have a paternity policy.<sup>96</sup>
- Regarding the impact of motherhood on their careers:
  - ▶ 34% of the WIB said that they are more focussed and organised at work; on the other hand, 30% said that their productivity has declined due to additional home responsibilities.<sup>96</sup>
  - ▶ 60% of WIE also said that they are more focussed and organised at work while 50% stated that their productivity had declined due to additional home responsibilities.<sup>96</sup>

*(Refer Annexure 4: Work: G. Maternity/Paternity and Adoption Leaves for survey responses)*

*While enrolment of women in higher education in India is high, societal expectations around marriage and motherhood significantly disrupt their career trajectories. A large number of women leave the workforce to manage childcare responsibilities, and even those who return often face challenges and setbacks. They are also often denied promotions, due to increased home duties. Women themselves, as indicated in the survey, view childcare as the sole responsibility of mothers – a reflection of generations of conditioning. This underscores the need for social change at the grass roots, as well as in policies and support systems that facilitate a better balance between career and shared family responsibilities.*

## Wealth

### *Financial Literacy and Wealth Accumulation*

Financial literacy, crucial for economic empowerment, is significantly low among Indian women. As per the latest National Financial Literacy and Inclusion Survey, only 21% female and 29% male respondents are financially literate.<sup>96</sup> Although low among both women and men, the gender gap even at these low levels, cannot be ignored. Lack of financial education among women (and men) hampers the ability to make informed money decisions, invest prudently, avail of government benefits and exercise control over household finances. This compounds the existing disadvantages faced by women in employment, asset ownership and entrepreneurship,<sup>97</sup> thus further impacting wealth accumulation among women.



*Women often prioritise immediate needs, such as family expenses, over long-term savings and investment, which hinder wealth accumulation. Women should learn to navigate financial decisions alone, especially if they come from families with limited financial literacy or resources. There are also cultural and societal norms that influence women's financial behaviour, such as the expectation for women to be more conservative in financial matters. Women also need to understand that they should look at their future financial planning by themselves, it shouldn't be left entirely on the partner, given the possibility of divorce, death. You have to be independent.*

**~ Ms. Madhuri Dass Woudenberg, Founder-Director of The Goa School**



<sup>96</sup> National Council of Applied Economic Research (NCAER). "National Centre for Financial Education (NCFE) Financial Literacy and Inclusion Survey (2019)." August 2022. [https://www.ncaer.org/wp-content/uploads/2022/08/NCFE-2019\\_Final\\_Report.pdf](https://www.ncaer.org/wp-content/uploads/2022/08/NCFE-2019_Final_Report.pdf).

<sup>97</sup> Feminism in India. (2024). *Gender Inequality in Financial Literacy: A Roadblock to Women's Empowerment*. Retrieved from <https://feminisminindia.com/2024/05/21/gender-inequality-in-financial-literacy-a-roadblock-to-womens-empowerment/>



According to the Asia Pacific Global Gender Wealth Equity Index (2022), on an average, women globally accumulate only 74% of the wealth that men do by the time of retirement. In India, this gap is even more pronounced (64%). The factors contributing this gap include gender pay gaps, limited career progression and financial literacy gaps.<sup>98</sup>



**Ms. Uma Reddy (MD, Hitech Magnetics)** also contended that while inheritance laws are generally balanced, societal norms are such that families are not comfortable giving their money to woman, they would in fact prefer the sons to take over their business even if the daughters show more interest and calibre. It all boils down to trusting wealth with women.



→ 74% of **the primary survey respondents** said that they have received guidance/advice/training to handle finances; most have relied on their parents/in-laws and/or spouses, rather than on formal education (33%) or professional financial advisors (25%).<sup>99</sup>

*(Refer Annexure 4: Wealth: A. Financial Literacy - Q1 for survey responses)*

→ 55% of the respondents also agree that women accumulate less wealth over their lifetime as compared to men with similar qualifications.

*(Refer Annexure 4: Wealth: C. Wealth Creation and Investment - Q4 for survey responses)*

→ The most common reason cited by respondents for lower wealth accumulation

was a greater share of domestic responsibilities; other key reasons include: pay gaps for the same job, employment in lower paying jobs, limited access to credit, gender biased inheritance laws/cultural and social norms that prevent access to rightful inheritance, etc.<sup>100</sup>

*(Refer Annexure 4: Wealth: C. Wealth Creation and Investment - Q4 for survey responses)*

Both the primary survey and secondary data note that there are significant gender disparities in financial literacy and wealth accumulation levels in India. While women surveyed expressed confidence in making financial decisions and managing household finances, these gaps only highlight other factors also that impact earnings and wealth accumulation, like lack of formal education in financial management, pay gaps, low paying jobs, etc.

#### Entrepreneurship Initiatives

A research by the International Labour Organisation estimates that doubling the percentage of women in the workforce could boost India's growth rate from 7.5% to 9% and raise the GDP to US\$700 billion by 2025.<sup>99</sup>

India is at 57<sup>th</sup> position among 65 countries in the Mastercard Index of Women Entrepreneurs (MIWE, 2021), which quantifies the differences among economies' economic, financial, political and cultural environments with respect to women entrepreneurs. MIWE's results show women in India continue to lag behind global peers in their ability to advance professionally as business leaders, professionals or technicians.<sup>100</sup>

<sup>98</sup>WTW. (2022). *Asia Pacific Global Gender Wealth Equity Index*. Retrieved from <https://www.wtwco.com/en-id/insights/2022/11/asia-pacific-global-gender-wealth-equity-index>.

<sup>99</sup>Quoted in Ernst and Young. Diversity, Equity, and Inclusion (DEI) in India. EY, 2022. [https://assets.ey.com/content/dam/ey-sites/ey-com/en\\_in/topics/women-fast-forward/2022/09/ey-dei-report.pdf](https://assets.ey.com/content/dam/ey-sites/ey-com/en_in/topics/women-fast-forward/2022/09/ey-dei-report.pdf).

<sup>100</sup>The Mastercard Index of Women Entrepreneurs, (March 2022), <https://www.mastercard.com/news/media/phwevxc/the-mastercard-index-of-women-entrepreneurs.pdf>

According to Niti Aayog, of the 63 million micro, small and medium enterprises (MSMEs) in India, around 20% are women-owned, employing 22 to 27 million people. Estimates suggest that by accelerating women's entrepreneurship, India could create more than 30 million women-owned enterprises, potentially creating 150 to 170 million jobs.<sup>101</sup>

Several initiatives to support and empower women entrepreneurs have been launched by the Government of India. They also address the challenges that women often face. StandUp India, the Central Sector Integrated Scheme on Agricultural Cooperation (CSISAC), the Prime Minister's Employment Generation Programme (PMEGP) and the Jan Shikshan Sansthan scheme are some examples, which have special provisions for women like additional subsidies, quota in the number of beneficiaries and quota in fund utilization.<sup>102</sup>

Despite this however, female entrepreneurs face challenges like limited access to credit, capacity-building that remains concentrated in limited sectors, lack of information, absence of networking and low market linkages. These challenges and adverse social norms impact their entrepreneurial ambitions and aspirations.<sup>103</sup>

→ According to the **primary survey**, 73% women believe that financially **independent women are viewed by society with admiration**.<sup>≡</sup>

→ 35% and 36% respectively also said that they are viewed with resentment and a feeling of insecurity - the highest among all countries. <sup>≡</sup>

And though a majority (42%) reported having a moderate risk appetite, there continue to be barriers to accessing the programmes offered by the government.

(Refer Annexure 4: Wealth: C. Wealth Creation and Investment for survey responses)

*India has made some progress in supporting women entrepreneurs through various government initiatives, though significant challenges remain, even though financially independent women are viewed with admiration. The low ranking in the Mastercard Index of Women Entrepreneurs (MIWE) only highlight the economic, financial, political and cultural barriers that women face in starting and sustaining a business. Removing existing barriers could result in more women-owned and operated enterprises, and more jobs. This requires providing greater access to credit, capacity-building measures, greater awareness, networking opportunities and market linkages, which to unlocking the full potential of women's entrepreneurship in India.*

#### Access to Credit

The Global Entrepreneurship Monitor (GEM) reported that women in India and the Republic of Korea appeared to face the most difficulty in accessing business financing compared to their male peers. Women-owned MSMEs face challenges in accessing credit due to a lack of collateral and tangible assets, limited avenues to prove creditworthiness and perception biases against lending to female entrepreneurs or women-led enterprises.<sup>104</sup>

<sup>101</sup>Decoding Government Support to Women Entrepreneurs in India, NITI Aayog. (2023). Retrieved from <https://www.niti.gov.in/sites/default/files/2023-03/Decoding-Government-Support-to-Women-Entrepreneurs-in-India.pdf>.

<sup>102</sup>Decoding Government Support to Women Entrepreneurs in India, NITI Aayog (2023). Retrieved from <https://www.niti.gov.in/sites/default/files/2023-03/Decoding-Government-Support-to-Women-Entrepreneurs-in-India.pdf>.

<sup>103</sup>NITI Aayog. (2023). *Decoding Government Support to Women Entrepreneurs in India*. Retrieved from <https://www.niti.gov.in/sites/default/files/2023-03/Decoding-Government-Support-to-Women-Entrepreneurs-in-India.pdf>.

<sup>104</sup>NITI Aayog. (2023). *Decoding Government Support to Women Entrepreneurs in India*. Retrieved from <https://www.niti.gov.in/sites/default/files/2023-03/Decoding-Government-Support-to-Women-Entrepreneurs-in-India.pdf>





*There may not be any discrimination in terms of interest rates, but in the amount of loan women get. Men would get access to more credit as compared to women. Women also tend to be moderate or low risk takers compared to men which also means they are not likely to seek large sums of loan.*

*~ Ms. Uma Reddy, MD, Hitech Magnetics*



As most women owned businesses are home run, micro and informal in nature, they have limited exposure to market spaces and marketing skills. Female entrepreneurs also have to deal with mobility and logistics challenges, time poverty and unpaid care work, and safety and security issues to manage the business and achieve the required growth for their enterprise.<sup>105</sup>

- In the **primary survey** in India, 72% of the respondents said that they have access to formal credit, which is encouraging.
- 47% also indicated that women face stricter norms for obtaining credit compared to men, such as additional collateral, more documentation, etc.
- Consequently 82% of the respondents said that they have had to rely on informal sources of credit for business or other purposes.

*(Refer Annexure 4: Wealth: D. Access to Credit for survey responses)*

*Women entrepreneurs in India face significant challenges in accessing business financing due to a lack of collateral, inability to prove creditworthiness and gender based biases. In addition to dealing with mobility and logistics issues, time poverty, unpaid care work, and safety concerns, most women-owned businesses also lack market exposure as they are largely home-run and informal, all of which hinder growth.*

<sup>105</sup>NITI Aayog. (2023). *Decoding Government Support to Women Entrepreneurs in India*. Retrieved from <https://www.niti.gov.in/sites/default/files/2023-03/Decoding-Government-Support-to-Women-Entrepreneurs-in-India.pdf>

## Welfare

### Legal Framework and Policies

India has established a robust framework for women's economic empowerment, supported by constitutional mandates and a range of national policies.

### Constitutional Provisions

|   |   |
|---|---|
| <b>Article 14</b>   | • Men and women to have equal rights and opportunities in the political, economic and social spheres.   |
| <b>Article 15(1)</b>  | • Prohibits discrimination against any citizen on the grounds of religion, race, caste, sex, etc.   |
| <b>Article 15(3)</b>  | • Special provisions allow the government to take actions that benefit women and promote gender equality.   |
| <b>Article 16</b>   | • Equal opportunities for all citizens in public appointments.  |
| <b>Article 23</b>   | • Prohibits human trafficking and forced labor.   |
| <b>Article 39(a)</b>  | • Directs State policy towards securing all citizens men and women, equally, the right to means of livelihood.  |
| <b>Article 39(d)</b>  | • Equal pay for equal work for both men and women.  |
| <b>Article 42</b>   | • The State to make provision for ensuring just and humane conditions of work and maternity relief.   |
| <b>Article 51 (A)(e)</b>                                      | • To renounce the practices derogatory to the dignity of women.   |
| <b>Article 300 (A)</b>  | • Right of property to women.   |
| <b>73<sup>rd</sup> and 74<sup>th</sup> Amendment Act 1992</b> | • Reserves 1/3 <sup>rd</sup> of the seats in local bodies of panchayats and municipalities for women. (April 24 <sup>th</sup> , the day the 73 <sup>rd</sup> amendment became operational is also declared as Women's Empowerment Day.) |

Figure 4.8: India Constitutional Provisions

## Other Laws

Some other special laws aimed at empowering and protecting women include:

Protection of Women from Domestic Violence Act, 2005.

Dowry Prohibition Act, 1961.

Sexual Harassment of Women at Workplace (Prevention, Prohibition and Redressal) Act, 2013.

Medical Termination of Pregnancy Act, 1971.

Maternity Benefit Act, 1961.

Equal Remuneration Act, 1976.

Prohibition of Child Marriage Act, 2006.

Indecent Representation of Women (Prohibition) Act, 1986.

National Commission for Women Act, 1990.

## Key policies, Practices and Schemes

Key policies and programmes in India, promoting inclusive growth and economic empowerment of women are:

- 1. National Policy for Women Empowerment (2001):** Focuses on creating an enabling environment through legal reforms, economic empowerment, social development and participation in decision-making.<sup>106</sup>
- 2. Mission Shakti:** A comprehensive initiative of the Ministry of Women and Child Development aimed at ensuring women's safety, security and empowerment through two primary sub-schemes: 'Samarthya' and 'Sambal.' The "Sambal" sub-scheme is for safety and security of women, the "Samarthya" sub-scheme is for empowerment of women (through various schemes aimed at improving infrastructure for women).<sup>107</sup>
- 3. Nari Shakti Vandan Adhiniyam (2023)** or the Constitution One Hundred and Sixth Amendment Act, 2023 provides for the reservation for women, of one-third of the seats in the House of the People (Lok Sabha) and State Legislative Assemblies.<sup>108</sup>
- 4. Childcare and Maternity Benefits:** Policies such as the National Creche Scheme and Pradhan Mantri Matru Vandana Yojana provide crucial support for working mothers, offering financial benefits and childcare services.
- 5. Stand-Up India Programme:** Provides loans to women entrepreneurs to start their own businesses, promoting financial assistance and entrepreneurship.
- 6. Udyam Sakhi Portal:** Promotes financial inclusion and support for women-led MSMEs through the dissemination of information on government schemes, policies and activities.<sup>109, 110</sup>

<sup>106</sup>National Policy for Women Empowerment | Ministry of Women and Child Development | IN | jvyjd. <https://wcd.nic.in/womendevlopment/national-policy-women-empowerment>

<sup>107</sup>Ministry of Women and Child Development. "Ministry of Women and Child Development Issues Detailed Guidelines for 'Mission Shakti' Aimed at Strengthening Interventions for Women Safety, Security and Empowerment." Press Information Bureau, July 14, 2022. <https://pib.gov.in/PressReleaselframePage.aspx?PRID=1841498>.

<sup>108</sup><https://pib.gov.in/PressNoteDetails.aspx?NotelD=151861andModuleId=3>

<sup>109</sup>Women-Led Development - India's Opportunity at G20. <https://www.investindia.gov.in/team-india-blogs/women-led-development-indias-opportunity-g20>.

<sup>110</sup>Ministry of Finance. "Cabinet Approves Merger of Scheme for Adolescent Girls with Mission Shakti." Press Information Bureau, July 14, 2024. <https://pib.gov.in/PressReleaseDetail.aspx?PRID=1989111>.

- Only 13% of the **primary survey respondents** in India said that they have availed of any government policy or scheme that promotes a) entrepreneurship among women or b) female participation in the workforce.
- 56% said that there are bottlenecks in welfare benefits reaching women.
- The primary reasons for this are: lack of infrastructure for working women/ women entrepreneurs (59%), lack of communication of government schemes (55%) and unclear and complex schemes (53%), etc.<sup>‡</sup>

(Refer Annexure 4: Welfare: A. Government Policies for survey responses)

*Despite many policies aimed at women's economic empowerment, accessing them appears to be an issue as the primary survey reveals. To ensure their effectiveness and impact, improved outreach, clearer communication and simplification of programmes is required.*

### Infrastructure

While there is a push to address women's safety in public transport, urban transport investments are largely gender-blind with a limited understanding of the interrelationships between gender and transport inequities. Sustainable urban development will remain elusive without integrating the safety, comfort, convenience and affordability in urban transport for women and girls.<sup>111</sup>

One of the factors adversely affecting female workforce participation is the lack of safe and

affordable modes of transportation. Women are amongst the biggest users of public and non-motorized transport across Indian cities. On an average, 45% women walk and 22% take a bus when commuting to work compared to 27% and 14% of men respectively (Census 2011).<sup>112</sup>

In a survey of 4,262 women from 140 Indian cities, to determine the effect of safety concerns on women's mobility over a ten-month period, ORF found that about half of the women (56%) believed that public transportation is unsafe and about the same number had experienced sexual harassment while using a public transportation system. 52% women had also turned down an opportunity for education or employment because of risky transportation.<sup>113</sup>

The absence of reliable transportation options reduces women's career prospects, reinforces poverty and further exacerbates inequality. The major elements which influence women's mobility and accessibility are cost, personal security, time poverty, as well as cultural perceptions and spatial location. It is therefore crucial to bridge this gap.<sup>114</sup>

In such a scenario, urban mobility infrastructure and services designed with a gender lens can enable women and girls to access a wider array of choices about their future – preventing dropouts from school or college, taking up a job, or attending a skill training program.

Gender-responsive public transport and public spaces, thus, have macroeconomic benefits. It is therefore crucial in India to ensure that urban mobility systems and public spaces are designed to be safe, inclusive and gender responsive.<sup>115</sup>

<sup>111</sup>Shah, Sonal and Viswanath, Kalpana and Vyas, Sonali. (2018). Women and Transport in Indian Cities. [https://www.researchgate.net/publication/322330719\\_Women\\_and\\_Transport\\_in\\_Indian\\_Cities](https://www.researchgate.net/publication/322330719_Women_and_Transport_in_Indian_Cities)

<sup>112</sup>Vaidya, H. (2023). *How to Create Women-Friendly Public Transport in Cities in India*. World Bank Blogs. Retrieved from <https://blogs.worldbank.org/en/sustainablecities/how-create-women-friendly-public-transport-cities-india>.

<sup>113</sup>Sharma, Avantika, and Prachi Baliyan. "Women on the Move: Improving Public Transport for Women in India." Observer Research Foundation (ORF), February 2024. <https://www.orfonline.org/research/women-on-the-move/>, Gupta, Suchika. "Safe Mobility: A Way to Empower Women." Initiative for What Works to Advance Women and Girls in the Economy (IWWAGE), March 23, 2023. <https://iwwage.org/safe-mobility-a-way-to-empower-women/>

<sup>114</sup>Gupta, Suchika. "Safe Mobility: A Way to Empower Women." Initiative for What Works to Advance Women and Girls in the Economy (IWWAGE), March 23, 2023. <https://iwwage.org/safe-mobility-a-way-to-empower-women/>

<sup>115</sup>Vaidya, H. (2023). *How to Create Women-Friendly Public Transport in Cities in India*. World Bank Blogs. Retrieved from <https://blogs.worldbank.org/en/sustainablecities/how-create-women-friendly-public-transport-cities-india>.



**Ms. Usha Lakshmi Raman (Retired from SBI Funds Management Limited as Head - Internal Audit)** in a one-on-one-interview said that a diversity strategy always helps in creating an environment that is inclusive. However, the organisation should be willing to provide necessary support including basic safety measures as also invest in infrastructure such as separate washrooms for men and women. Even today, this is a challenge in establishments especially those located in small cities.



- In **the primary survey 65% of the** WIB identified transport facilities as the foremost infrastructure facility that would facilitate employment of more women; safe workspaces with adequate lighting (64%) and separate rest/wash rooms for women (61%) also emerged as important among other facilities like counsellors, wellness officers and day care facilities.<sup>116</sup>
- **68%** of the WIE said that their employers **provide separate rest rooms/washrooms/ changing rooms and 61% said they have safe workspaces with adequate lighting** - both factors that are key to encouraging women to enter and remain in the workforce.<sup>117</sup>

(Refer Annexure 4: Welfare: D. Infrastructure - Q1 for survey responses)

### *Women in Leadership Roles and Political Participation*

While the liberalisation of the Indian economy created a considerable number of opportunities, women's roles in different sectors remained particularly skewed (Budhwar, P. S., Saini, D. S., and Bhatnagar, J. (2005)). Social, organisational and personal biases have contributed to low employment of women, including in managerial positions.<sup>116</sup>

The situation does not appear to have changed fifteen years (from 2005 to 2021) down the line either, as a 2021 research insight by IBM's Institute for Business Value suggests.<sup>117</sup> The research surveyed more than 2,600 executives, middle managers and professional women, between 2020 and 2021, of which 300 were from organisations based in India. It revealed that from 2019 (when the last such survey was conducted) to 2021, the pipeline of women in the corporate sector in India has shrunk, and fewer women hold senior vice president, vice president, director and manager roles in 2021 than in 2019 with no substantial change in the number of women at C-suite levels either.

<sup>116</sup>BUDHWAR, P. S., SAINI, D. S., and BHATNAGAR, J. (2005). Women in Management in the New Economic Environment: The Case of India. Asia Pacific Business Review, 11(2), 179–193. doi:10.1080/1360238042000291199

<sup>117</sup>IBM Report 2021, Women, leadership, and missed opportunities: Why organizations' good intentions are not good enough-The India perspective <https://www.ibm.com/downloads/cas/MJ93K9K2>

### The Shrinking Pipeline: Since 2019, the Pipeline of Women for Leadership Roles in India has Gotten Smaller

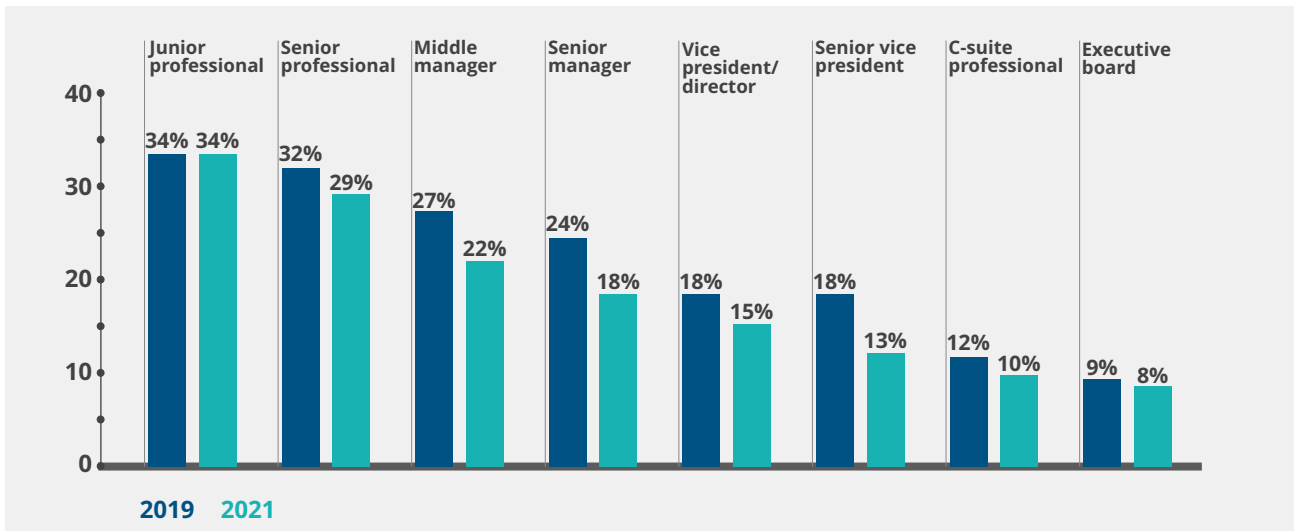


Figure 4.9: The Shrinking Pipeline

Source: Women, leadership, and missed opportunities: Why organizations’ good intentions are not good enough-The India perspective, IBM Report 2021

The number of women in Indian boardrooms is rising, but at a snail’s pace. This is primarily attributable to the Companies Act, 2013 which made it mandatory for all listed companies and other large companies to appoint at least one woman director to their Boards.<sup>118</sup> Prior to enactment of this law, women’s representation on boards was limited to 6%.<sup>119</sup> According to Deloitte’s report on women in the boardroom (eighth edition) in 2023 women held 18.3% of the board seats in India.<sup>120</sup>

### Women on Boards and in the C-Suite

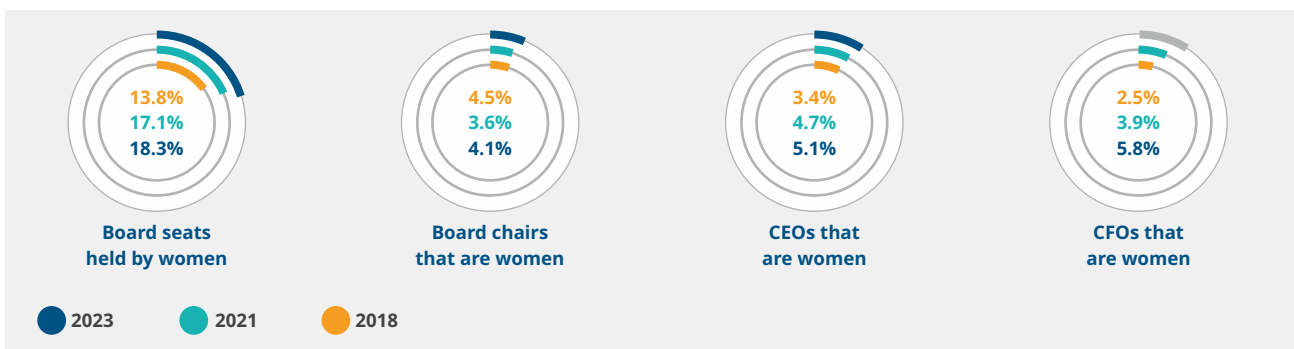


Figure 4.10: Women on Boards and in the C-Suite

Source: Deloitte’s Women in the Boardroom: A global perspective: Eighth edition

<sup>118</sup>The Companies Act 2013 S149, 2013

<sup>119</sup>Ernst and Young (2022), Diversity in the Boardroom: progress and the way forward. [https://assets.ey.com/content/dam/ey-sites/ey-com/en\\_in/topics/women-fast-forward/2022/09/ey-dei-report.pdf](https://assets.ey.com/content/dam/ey-sites/ey-com/en_in/topics/women-fast-forward/2022/09/ey-dei-report.pdf).

<sup>120</sup>Deloitte. "Women in the Boardroom: A Global Perspective." Deloitte India, 2024. [<https://www2.deloitte.com/in/en/pages/about-deloitte/articles/Women-in-boardroom-A-global-perspective.html>]

Despite the comprehensive framework established by Indian regulators to enhance women's representation on corporate boards, effective execution remains a significant challenge. Consistent and active efforts from all stakeholders, including businesses and society are required to create meaningful and lasting change.<sup>121</sup>



Directors' training programmes are important for the absorption of women into leadership.

~ Ms. Uma Reddy, MD, Hitech Magnetics



One of the biggest reasons why women occupy fewer leadership positions is the leaking pipeline that results due to the lack of support after marriage and after childbirth, both professionally and domestically. Although times are evolving, women are still subtly pressured to make professional compromises for the family. Biases in performance appraisals, apathetic approach of supervisors, fast-paced changing work environment, difficult work-life balance and poor child care support make these issues that much more challenging.<sup>122</sup>

**In political leadership**, India has a relatively low percentage of female representation in parliamentary bodies, with 74 women MPs (14%) elected to the 18<sup>th</sup> Lok Sabha (the Lower House of Parliament) in 2024. This is marginally

lower than in 2019, when 78 women were elected.<sup>123</sup> Total number of women in the Rajya Sabha (the Upper House of Parliament) is 24 (11% approximately).

At the grassroots level though, almost half the number of elected representatives in Panchayati Raj institutions (46%) as of September 2020 are women.<sup>124</sup>

- 84% of the WIB respondents to the **primary survey**, believe that women in leadership roles can significantly reduce gender bias and discrimination and help to break down traditional stereotypes.
- 68% of the respondents also said that women in political leadership have been effective in advocating women's needs.
- To increase women's representation in formal employment and decision-making roles (in corporates and politics), respondents mainly suggested a) adequate security measures (66%); training and mentoring support (59%); reserving a specified proportion of positions across levels/departments for women (56%); and providing networking opportunities to women(52%).<sup>125</sup>

(Refer Annexure 4: Welfare: C. Women in Leadership Roles for survey responses)

<sup>121</sup>Deloitte. "Women in the Boardroom: A Global Perspective." Deloitte India, 2024. [<https://www2.deloitte.com/in/en/pages/about-deloitte/articles/Women-in-boardroom-A-global-perspective.html>]

<sup>122</sup>GCWL. (2018). The Predicament of Returning Mothers. (Genpact Centre for Women's Leadership, Ashoka University)

<sup>123</sup>PRS Legislative Research. "Profile of the 18th Lok Sabha." PRS India, June 7, 2024. <https://prsindia.org/parliamenttrack/vital-stats/profile-of-the-18th-lok-sabha>.

<sup>124</sup>Representation in Panchayats. <https://pib.gov.in/pib.gov.in/Pressreleaseshare.aspx?PRID=1658145> 'Panchayat', being "Local government", is a State subject and part of State list of Seventh Schedule of Constitution of India. Clause (3) of Article 243D of the Constitution ensures participation of women in Panchayati Raj Institutions by mandating not less than one- third reservation for women out of total number of seats to be filled by direct election and number of offices of chairpersons of Panchayats.



*Despite some progress in women's representation in corporate and political leadership in India, significant gender disparities persist. Many organisations continue to pursue gender equity and diversity programmes, however, these often serve merely as a formality to meet compliance requirements rather than driving meaningful change.*

*While mandatory policies have increased women's presence on corporate boards and at grassroots political levels, overall it is still very low. This highlights the need for continued efforts to address systemic biases and support women's advancement in leadership positions.*

## Well-being

### Unpaid Labour / Unpaid Work

The International Labour Organization (ILO) estimates that unpaid care work is one of the most critical barriers that prevent women from joining and staying in the workforce.<sup>125</sup> This disproportionate burden of unpaid care work inhibits women's ability to dedicate time to paid work and acquire the necessary skills to seek better job opportunities.<sup>126</sup> In India, women spend 335 minutes a day on unpaid domestic work, as compared to the 40 minutes spent by their male counterparts.<sup>127</sup>

The **primary survey** also reveals, that a majority of primary household responsibilities are borne by the women of the household (mainly cooking, cleaning, childcare).<sup>3</sup>

*(Refer Annexure 4: Well-being: D. Unpaid Labour / Unpaid Work - Q1 for survey responses)*

### Emotional and Physical Well-being

Ayushman Bharat, a flagship scheme of Government of India, was launched with the objective of achieving Universal Health Coverage (UHC). This initiative has been designed to meet the Sustainable Development Goals (SDGs) and its underlying commitment, which is to "leave no one behind." It is the largest health assurance scheme in the world which aims at providing a health cover of Rs. 5 lakhs per family per year for secondary and tertiary care hospitalisation to over 12 crore poor and vulnerable families (approximately 55 crore beneficiaries) that form the bottom 40% of the Indian population.<sup>128</sup>

Despite this, India is at 142<sup>nd</sup> position (out of 146 countries) on the Health and Survival index of the Global Gender Gap Report (GGR) 2024.

Many of the women interviewed said that they have not prioritised their health in the early years of their careers.

*Some helpful strategies to manage stress and well-being can be setting boundaries, ensuring work-life balance, pursuing hobbies, spending time outdoors and practicing gratitude. As one ages, the stresses in life increase, including health issues, familial responsibilities and career challenges. It becomes imperative to maintain self-awareness, and seek support when needed in such times.*

**~ Ms. Madhuri Dass Woudenberg, Founder-Director of The Goa School**

<sup>125</sup>ILO: Women Do 4 Times More Unpaid Care Work than Men in Asia and the Pacific. 27 June 2018, [http://www.ilo.org/asia/media-centre/news/WCMS\\_633284/lang-en/index.htm](http://www.ilo.org/asia/media-centre/news/WCMS_633284/lang-en/index.htm).

<sup>126</sup>Mitali Nikore, "Building India's Economy on the Backs of Women's Unpaid Work: A Gendered Analysis of Time-Use Data," ORF Occasional Paper No. 372, October 2022, Observer Research Foundation. <https://www.orfonline.org/research/building-indias-economy-on-the-backs-of-womens-unpaid-work/>

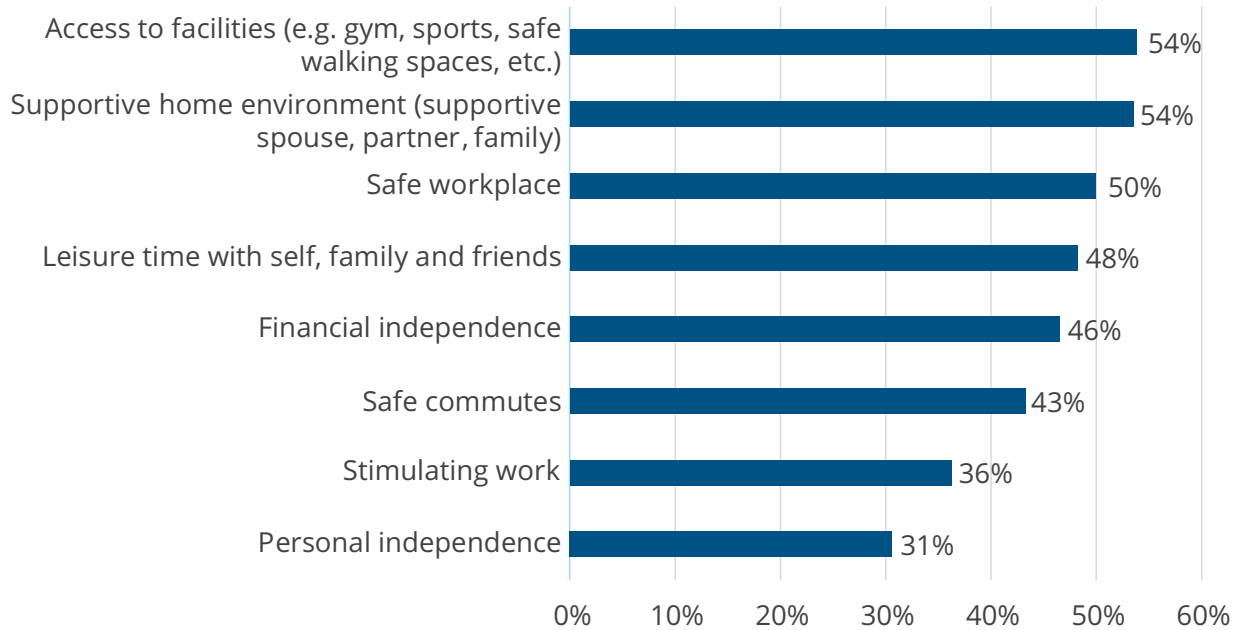
<sup>127</sup>Mitali Nikore, "Building India's Economy on the Backs of Women's Unpaid Work: A Gendered Analysis of Time-Use Data," ORF Occasional Paper No. 372, October 2022, Observer Research Foundation. <https://www.orfonline.org/research/building-indias-economy-on-the-backs-of-womens-unpaid-work/>

<sup>128</sup>National Health Authority. "Pradhan Mantri Jan Arogya Yojana (PM-JAY)." Government of India. Accessed July 14, 2024. <https://nha.gov.in/PM-JAY>.



The key factors cited by **primary survey** respondents that contribute to well-being include access to facilities like gyms and safe walking spaces, a supportive home environment and safe workplaces.<sup>3</sup>

### Contributors to Well-being



Other important findings in the survey include:

- 78% of the WIE have health insurance either personal or provided by the employer.
- 75% of the respondents also go for regular health check ups.
- 72% of the respondents said that their organisations have a grievance redress policy covering safety and security of women.
- 65% of the respondents said they avail of support systems and resources (wellness programmes, counselling, etc) to manage work life balance.
- 55% of respondents said that they have faced backlash/criticism for prioritising their career over family responsibilities, most of the critics (55%) being spouses/partners.<sup>3</sup>

*(Refer Annexure 4: Well-being: A. Physical Well-being and B. Emotion Well-being for survey responses)<sup>3</sup>*



*There should be more platforms where women can learn about their rights and the schemes that are beneficial to them, as well as access to legal aid. It is important to have a support system of family and friends to help them; platforms where women can come together and discuss matters woman-to-woman. Every company should have a woman's council where matters such as safety measures can be discussed.*

*~ Ms. Rinku Sobti, Business owner of a fashion label*



*These findings highlight women's challenges in balancing professional and personal lives in India. While health insurance and check-ups are common, long working hours and backlash for prioritising career persist.*

### Sexual Harassment at the Workplace

A safe workplace is a woman's legal right under the Indian Constitution. Articles 14, 15 and 21 ensure equal protection under the law, freedom from discrimination and protection of life and personal liberty. This is reinforced by the UN Convention on the Elimination of All Forms of Discrimination Against Women (CEDAW), adopted in 1979 and ratified by India.

The Sexual Harassment of Women at Workplace (Prevention, Prohibition and Redressal) Act, 2013 was enacted to ensure safe working

spaces for women and to build enabling work environments that respect women's right to equality of status and opportunity.<sup>129</sup>

Despite these legal protections, workplace safety for women remains a significant issue. According to a survey conducted by Women's Indian Chamber of Commerce and Industry's Council of Ethics, of over 1,100 women working in the formal and informal sector, more than half admitted to being subjected to sexual harassment at workplaces, though only 44% of them filed a complaint. In the previous iteration of the survey, the Council of Ethics had also found that sexual harassment behaviours are not well understood.<sup>130</sup>

- In the **primary survey** while only 37% of the women entrepreneurs said that they have experienced sexual harassment during business interactions, 59% said that they have not.
- 64% of the WIB and 61% of the WIE said that the anti-sexual harassment policies in their organisations are adequately communicated to all employees.
- 66% of WIE respondents said their workplace provides resources and support for employees who have experienced sexual harassment.
- 64% of WIB respondents said they provide resources and support for employees who have experienced sexual harassment, 11% also said they are unaware of such policies.

*(Refer Annexure 4: Well-being: C. Anti-sexual Harassment Policies for survey responses)*

<sup>129</sup>Ministry of Women and Child Development. "Handbook on Sexual Harassment of Women at Workplace." Government of India, 2015. <https://wcd.nic.in/sites/default/files/Handbook%20on%20Sexual%20Harassment%20of%20Women%20at%20Workplace.pdf>

<sup>130</sup>CFA Institute. "Mind the Gender Gap: Indian Public Companies." CFA Institute, 2022. <https://www.cfainstitute.org/-/media/documents/article/industry-research/Mind-Gender-Gap-Indian-Public-Companies.pdf>

*Despite robust legal protections, workplace safety for women remains a critical issue. Working women continue to face sexual harassment, and under-reporting persists. This suggests that organisations need to strengthen awareness related to the law and their own policies, to assure women of remedies rather than retribution and backlash, in case they face sexual harassment at the workplace. Creating a more supportive environment where women feel safe to report such incidents is thus important.*

#### 4.4 Conclusion

##### Heat Maps

Here we present an overview of our analysis of the secondary information and primary survey related to gender parity and economic empowerment of women in India, through heat maps, showing a comparison with Thailand which is the anchor country for this study.

The Heat map is an invaluable tool as it provides a visual representation of our analysis. The significance of the colour codes in the heat map are described in *Chapter 2: Methodology and Approach*, of this report:

|               |  |
|---------------|--|
| <b>Rank 1</b> | Indicate high values or strong performance.                    |
| <b>Rank 2</b> | Represent mid-range values or average performance.             |
| <b>Rank 3</b> | Represent below average performance.                           |
| <b>Rank 4</b> | Show low values or poor performance.                           |
|               | Though WB data says "No", literature/facts suggest" otherwise. |
|               | Data not available.  |

Table 4.1: Heat Map Ranking Key

### Analysis of Secondary Data

The following heat map presents our analysis of key World Bank socio-economic indicators, categorised under the 4Ws.

| The 4Ws   | World Bank Indicators   | Rank* |          | Link to Primary Survey  |
|---|---|-------|----------|---|
|   |   | India | Thailand |   |
| <i>*Where numbers (%) are given, the rankings are relative to the number (%) of the other 3 countries. Refer overall heat map in Annexure 5</i> |   |       |          |   |
| <b>GENERIC</b>  | Firms with female participation in ownership (% of firms) <sup>131</sup>      | 3.90% | 64.40%   |   |
| <b>WORK</b>   | A woman can get job in the same way as men                                    |       |          | Entry Barriers: Visible and Invisible                             |
|   | A woman can register a business in the same way as a man                      |       |          | Entry Barriers: Visible and Invisible                             |
|   | A woman can sign a contract in the same way as a man                          |       |          | Entry Barriers: Visible and Invisible                             |
|   | A woman can work at night in the same way as a man                            |       |          | Entry Barriers: Visible and Invisible                             |
|   | A woman can work in a job deemed dangerous in the same way as a man           |       |          | Entry Barriers: Visible and Invisible                             |
|   | A woman can work in an industrial job in the same way as a man                |       |          | Entry Barriers: Visible and Invisible                             |
|   | Dismissal of pregnant workers is prohibited                                   |       |          | Maternity, Paternity, Adoption and Post Pregnancy Policies/ Needs |
|   | Law mandates equal remuneration for females and males for work of equal value |       |          | Pay Gaps and Career Growth/ Development                           |
|   | Law prohibits discrimination in employment based on gender                    |       |          | Entry Barriers: Visible and Invisible                             |
|   | Paid leave is available to fathers  |       |          | Maternity, Paternity, Adoption and Post Pregnancy Policies/ Needs |
|   | Employers, female (% of female employment) <sup>132</sup>                     | 0.70% | *1.4%    | Working Arrangements  |

<sup>131</sup>Firms with female participation in ownership are the percentage of firms with a woman among the principal owners.

<sup>132</sup>Employers are those workers who, working on their own account or with one or a few partners, hold the type of jobs defined as "self-employment jobs" i.e. jobs where the remuneration is directly dependent upon the profits derived from the goods and services produced, and, in this capacity, have engaged, on a continuous basis, one or more persons to work for them as employee(s).

| The 4Ws   | World Bank Indicators   | Rank*  |          | Link to Primary Survey  |
|---|---|--------|----------|---|
|   |   | India  | Thailand |   |
| <i>*Where numbers (%) are given, the rankings are relative to the number (%) of the other 3 countries. Refer overall heat map in Annexure 5</i> |   |        |          |   |
|   | There is paid parental leave  |        |          | Maternity, Paternity, Adoption and Post Pregnancy Policies/ Needs |
| <b>WEALTH</b>   | A woman can be head of household in the same way as a man   |        |          | Financial Decisions   |
|   | A woman can open a bank account in the same way as a man  |        |          | Wealth  |
|   | Female and male surviving spouses have equal rights to inherit assets   |        |          | Wealth Creation and Investment                                    |
|   | Sons and daughters have equal rights to inherit assets from their parents                                     |        |          | Wealth Creation and Investment                                    |
|   | The law prohibits discrimination in access to credit based on gender  |        |          | Access to Credit  |
|   | Women and men have equal ownership rights to immovable property <sup>133</sup>                                |        |          | Wealth Creation and Investment                                    |
|   | Borrowed any money from a formal financial institution or using a mobile money account, female <sup>134</sup> | 10.50% | 23.9%    | Access to credit  |
|   | Borrowed to start/expand a farm or a business   | 5.70%  | *7.40%   | Wealth Creation and Investments<br>Access to credit               |

<sup>133</sup>The indicator measures whether no legal restriction related to property is applied to women or men based on gender (i.e. if legal restrictions on property ownership are applied based on gender, or if there are gender differences in the legal treatment of spousal property, such as granting the husband administrative control of marital property)

<sup>134</sup>The percentage of respondents who report borrowing any money from a bank or another type of financial institution, or using a credit card, or using a mobile money account in the past year, female (% age 15+)

| The 4Ws  | World Bank Indicators   | Rank*  |          | Link to Primary Survey   |
|--|---|--------|----------|--|
|  |   | India  | Thailand |  |
| *Where numbers (%) are given, the rankings are relative to the number (%) of the other 3 countries. Refer overall heat map in Annexure 5 |   |        |          |  |
| <b>WELFARE</b>   | Female share of employment in senior and middle management (%) <sup>135</sup> | 16.20% | *33.10%  | Women in Leadership Roles  |
|  | Firms with female top manager (% of firms) <sup>136</sup>                     | 6.80%  | 64.8%    | Women in Leadership Roles  |
|  | Share of directors (% of total directors) <sup>137</sup>                      | 27.10% | 46.8%    | Women in Leadership Roles  |
|  | Proportion of seats held by women in national parliaments (%)                 | 14.90% | *15.70%  | Women in Leadership Roles  |
|  | Proportion of women in ministerial level positions (%)                        | 6.70%  | *5.3%    | Women in Leadership Roles  |
| <b>WORK WELL-BEING</b>   | Length of paid leave (calendar days)  | 182    | *90      | Maternity, Paternity, Adoption and Post Pregnancy Policies/Needs |
| <b>WELL-BEING</b>  | There is legislation on sexual harassment in employment                       |        |          | Anti-sexual Harassment Policies                                  |

Table 4.2: Secondary Data Heat Map - India

As the heat map shows out of 28 World Bank indicators analysed, India's performance is mostly moderate with 12 indicators in the green zone and 8 indicators where it has performed in the "red zone" primarily in leadership and political roles and parental/paternity leave.

### Insights from Secondary Data

- **India has strong legal provisions** ensuring equality in job access, business registration, contract signing, prohibition of pregnancy-based dismissal, equal pay mandates.
- **Sexual Harassment:** Legislation is in place to protect women from sexual harassment at the workplace, promoting a safer and more inclusive work environment.
- **Night and Dangerous Work:** Women are restricted from working at night under certain conditions and in jobs deemed dangerous, limiting their employment opportunities in certain sectors.
- **Paternity Leave:** There is no provision for paid leave for fathers, which places the burden of childcare predominantly on women and affects their career progression.

<sup>135</sup>The proportion of females in total employment in senior and middle management.

<sup>136</sup>Share of female directors is the proportion of female directors of newly registered limited liability companies out of the total number of directors of newly registered limited liability companies in the economy in the calendar year.

<sup>137</sup>Share of female directors is the proportion of female directors of newly registered limited liability companies out of the total number of directors of newly registered limited liability companies in the economy in the calendar year.

- **Access to Credit:** While the law does not discriminate between men and women in access to credit, it does not explicitly prohibit it either.
- **Under-representation in politics:** Women are under-represented in politics and hold a relatively low percentage of seats in the national parliament (14.90%) and in ministerial positions (6.70%), reflecting under-representation in political decision-making processes.

**Primary Survey Analysis**

Similarly, we evaluated the responses to the primary survey questions using the same methodology, through the following heat map.

| The 4Ws  | WIB/WIE     | Primary Survey Question Number  | Rank <sup>‡</sup> |          | Sub-section                                | Key  |
|--|-------------|---|-------------------|----------|--|--|
|  |             |   | India             | Thailand |  |  |
| <sup>‡</sup> The cells without %ages represent qualitative responses where numbers of responses are not relevant. Cells where %ages are provided represent the quantified responses to the question. The colour codes are explained above. |             |   |                   |          |  |  |
| WORK   | WIB         | What is the percentage of women employees in your organisation? (Section C Q1)                                      |                   |          | Working Arrangements                       | Rank 1: 75% and above<br>Rank 2: 50%-74%<br>Rank 3: 25% to 49%<br>Rank 4: Below 25%            |
|  | WIB and WIE | Is automation a threat or an opportunity for your career? (Section D Q2)  |                   |          | Training and Mentoring Opportunities       | Opportunity: Green<br>Threat: Red  |
|  | WIB         | Have you had to charge lower fee for a project or been denied a project/contract due to your gender? (Section E Q1) | 47%               | 22%      | Pay Gaps and Career Growth and Development | % of yes<br>Rank 1: Below 25%<br>Rank 2: 25%-49%<br>Rank 3: 50% - 74%<br>Rank 4: 75% and above |

| The 4Ws  | WIB/WIE | Primary Survey Question Number  | Rank <sup>†</sup> |          | Sub-section                                | Key  |
|--|---------|---|-------------------|----------|--|--|
|  |         |   | India             | Thailand |  |  |
| <sup>†</sup> The cells without %ages represent qualitative responses where numbers of responses are not relevant. Cells where %ages are provided represent the quantified responses to the question. The colour codes are explained above. |         |   |                   |          |  |  |
|  | WIE     | Have you ever been in a job where you were paid less than a male counterpart with the same qualifications?<br><i>(Section E Q1)</i>                         | 56%               | 47%      | Pay Gaps and Career Growth and Development | % of yes<br>Rank 1: Below 25%<br>Rank 2: 25%-49%<br>Rank 3: 50% - 74%<br>Rank 4: 75% and above                               |
|  | WIE     | Have you ever felt that you were passed over or denied a promotion/raise in favour of an equally or less qualified male colleague?<br><i>(Section E Q2)</i> | 53%               | 53%      | Pay Gaps and Career Growth and Development | % of yes<br>Rank 1: Below 25%<br>Rank 2: 25%-49%<br>Rank 3: 50% - 74%<br>Rank 4: 75% and above                               |
|  | WIB     | Do you feel that networking, participation in conferences and trainings play a role in the growth of your business?<br><i>(Section F Q1)</i>                | 95%               | 90%      | Networking Skills and Opportunities        | % of yes<br>Rank 1: 75% and above<br>Rank 2: 50%-74%<br>Rank 3: 25% to 49%<br>Rank 4: Below 25%                              |
|  | WIB     | Are you a member of any trade or industry body/association?<br><i>(Section F Q2)</i>  | 43%               | 27%      | Networking Skills and Opportunities        | % of women in trade body associations<br>Rank 1: 75% and above<br>Rank 2: 50%-74%<br>Rank 3: 25% to 49%<br>Rank 4: Below 25% |



| The 4Ws  | WIB/WIE     | Primary Survey Question Number   | Rank <sup>†</sup> |          | Sub-section   | Key   |
|--|-------------|--|-------------------|----------|---|---|
|  |             |  | India             | Thailand |   |   |
| †The cells without %ages represent qualitative responses where numbers of responses are not relevant. Cells where %ages are provided represent the quantified responses to the question. The colour codes are explained above. |             |  |                   |          |   |   |
|  | WIB         | If yes, are your ideas and opinions dismissed /ignored at meetings of such bodies/ associations?<br>(Section F Q2)           | 70%               | 55%      | Networking Skills and Opportunities                               | % of yes<br>Rank 1: Below 25%<br>Rank 2: 25%-49%<br>Rank 3: 50% - 74%<br>Rank 4: 75% and above                          |
|  | WIE         | Does your company allow you participation in conferences, optional trainings, and other networking events?<br>(Section F Q1) | 92%               | 93%      | Networking Skills and Opportunities                               | % of yes<br>Rank 1: 75% and above<br>Rank 2: 50%-74%<br>Rank 3: 25% to 49%<br>Rank 4: Below 25%                         |
|  | WIE         | If yes, do you attend such events? (You can choose more than one option)<br>(Section F Q1)                                   | 81%               | 78%      | Networking Skills and Opportunities                               | % of women attending such events<br>Rank 1: 75% and above<br>Rank 2: 50%-74%<br>Rank 3: 25% to 49%<br>Rank 4: Below 25% |
|  | WIB and WIE | 'Childcare is the sole responsibility of a woman.' Do you agree with this statement?<br>(Section G Q3)                       |                   |          | Maternity, Paternity, Adoption and Post Pregnancy Policies/ Needs | Rank 1: Strongly Disagree<br>Rank 2: Somewhat Disagree<br>Rank 3: Somewhat Agree<br>Rank 4: Strongly Agree              |
| <b>WEALTH</b>  | WIB and WIE | Have you ever received any guidance/ advice/ training in handling finances?<br>(Section A Q1)                                | 74%               | 73%      | Financial Literacy  | % of yes<br>Rank 1: 75% and above<br>Rank 2: 50%-74%<br>Rank 3: 25% to 49%<br>Rank 4: Below 25%                         |

| The 4Ws  | WIB/WIE     | Primary Survey Question Number   | Rank <sup>†</sup> |          | Sub-section                    | Key   |
|--|-------------|--|-------------------|----------|--------------------------------|---|
|  |             |  | India             | Thailand |                                |   |
| <sup>†</sup> The cells without %ages represent qualitative responses where numbers of responses are not relevant. Cells where %ages are provided represent the quantified responses to the question. The colour codes are explained above. |             |  |                   |          |                                |   |
|  | WIB         | Do you have autonomy/control over your earnings and/or wealth?<br><i>(Section A Q2)</i>  | 93%               | 92%      | Financial Literacy             | % of yes<br>Rank 1: 75% and above<br>Rank 2: 50%-74%<br>Rank 3: 25% to 49%<br>Rank 4: Below 25%             |
|  | WIE         | Do you have the confidence to manage your finances, make investment and expenditure decisions?<br><i>(Section A Q2)</i>                      | 90%               | 79%      | Financial Literacy             | % of yes<br>Rank 1: 75% and above<br>Rank 2: 50%-74%<br>Rank 3: 25% to 49%<br>Rank 4: Below 25%             |
|  | WIB and WIE | How do you feel financially independent women are viewed by society?<br><i>(Section C Q1)</i>  | 73%               | 93%      | Wealth Creation and Investment | % of with admiration<br>Rank 1: 75% and above<br>Rank 2: 50%-74%<br>Rank 3: 25% to 49%<br>Rank 4: Below 25% |
|  | WIB and WIE | Do you think working women accumulate less wealth over their life time, than working men of similar qualifications?<br><i>(Section C Q4)</i> | 55%               | 46%      | Wealth Creation and Investment | % of yes<br>Rank 1: Below 25%<br>Rank 2: 25%-49%<br>Rank 3: 50% - 74%<br>Rank 4: 75% and above              |
|  | WIB         | Do you have access to formal credit for entrepreneurship goals?<br><i>(Section D Q1)</i>   | 72%               | 67%      | Access to Credit               | % of yes<br>Rank 1: 75% and above<br>Rank 2: 50%-74%<br>Rank 3: 25% to 49%<br>Rank 4: Below 25%             |

| The 4Ws  | WIB/WIE | Primary Survey Question Number   | Rank <sup>†</sup> |          | Sub-section         | Key   |
|--|---------|--|-------------------|----------|---------------------|---|
|  |         |  | India             | Thailand |                     |   |
| <sup>†</sup> The cells without %ages represent qualitative responses where numbers of responses are not relevant. Cells where %ages are provided represent the quantified responses to the question. The colour codes are explained above. |         |  |                   |          |                     |   |
|  | WIB     | Have you availed of loan/ credit facilities?<br>(Section D Q2)   | 61%               | 62%      | Access to Credit    | % of yes<br>Rank 1: 75% and above<br>Rank 2: 50%-74%<br>Rank 3: 25% to 49%<br>Rank 4: Below 25% |
|  | WIB     | In your experience, are the norms for obtaining credit stricter for women compared to men? (such as additional collateral, more documentation, higher interest rates, more guarantors)<br>(Section D Q3) | 47%               | 43%      | Access to Credit    | % of yes<br>Rank 1: Below 25%<br>Rank 2: 25%-49%<br>Rank 3: 50% - 74%<br>Rank 4: 75% and above  |
|  | WIB     | Do you have to rely on informal sources of credit for business or other purposes?<br>(Section D Q4)  | 82%               | 46%      | Access to Credit    | % of yes<br>Rank 1: Below 25%<br>Rank 2: 25%-49%<br>Rank 3: 50% - 74%<br>Rank 4: 75% and above  |
| WELFARE  | WIE     | Have you ever availed of any government policy/ scheme that promotes female participation in the workforce?<br>(Section A Q1)  | 13%               | 9%       | Government Policies | % of yes<br>Rank 1: 75% and above<br>Rank 2: 50%-74%<br>Rank 3: 25% to 49%<br>Rank 4: Below 25% |
|  | WIB     | Have you ever availed of any government policy/ scheme that promotes entrepreneurship among women?<br>(Section A Q1)   | 13%               | 7%       | Government Policies | % of yes<br>Rank 1: 75% and above<br>Rank 2: 50%-74%<br>Rank 3: 25% to 49%<br>Rank 4: Below 25% |

| The 4Ws  | WIB/WIE     | Primary Survey Question Number   | Rank <sup>†</sup> |          | Sub-section               | Key   |
|--|-------------|--|-------------------|----------|---------------------------|---|
|  |             |  | India             | Thailand |                           |   |
| <sup>†</sup> The cells without %ages represent qualitative responses where numbers of responses are not relevant. Cells where %ages are provided represent the quantified responses to the question. The colour codes are explained above. |             |  |                   |          |                           |   |
|  | WIB and WIE | Are there bottlenecks in welfare benefits reaching women?<br>(Section A Q2)  | 56%               | 37%      | Government Policies       | % of yes<br>Rank 1: Below 25%<br>Rank 2: 25%-49%<br>Rank 3: 50% - 74%<br>Rank 4: 75% and above  |
|  | WIB and WIE | Do some women-centric government policies work against the interests of women in the workforce?<br>(Section A Q3)  | 52%               | 32%      | Government Policies       | % of yes<br>Rank 1: Below 25%<br>Rank 2: 25%-49%<br>Rank 3: 50% - 74%<br>Rank 4: 75% and above  |
|  | WIB         | Women in leadership/decision making roles can help reduce gender bias/discrimination and break down traditional roles and stereotypes. Do you agree?<br>(Section C Q1) | 84%               | 83%      | Women in Leadership Roles | % of yes<br>Rank 1: 75% and above<br>Rank 2: 50%-74%<br>Rank 3: 25% to 49%<br>Rank 4: Below 25% |
|  | WIE         | Have you experienced bias/discrimination at the workplace based on your gender?<br>(Section C Q1)  | 48%               | 43%      | Women in Leadership Roles | % of yes<br>Rank 1: Below 25%<br>Rank 2: 25%-49%<br>Rank 3: 50% - 74%<br>Rank 4: 75% and above  |
|  | WIB and WIE | Have women in political leadership been effective in advocating women's needs?<br>(Section C Q4)   | 68%               | 77%      | Women in Leadership Roles | % of yes<br>Rank 1: Below 25%<br>Rank 2: 25%-49%<br>Rank 3: 50% - 74%<br>Rank 4: 75% and above  |

| The 4Ws  | WIB/WIE     | Primary Survey Question Number   | Rank <sup>†</sup> |          | Sub-section               | Key   |
|--|-------------|--|-------------------|----------|---------------------------|---|
|  |             |  | India             | Thailand |                           |   |
| <sup>†</sup> The cells without %ages represent qualitative responses where numbers of responses are not relevant. Cells where %ages are provided represent the quantified responses to the question. The colour codes are explained above. |             |  |                   |          |                           |   |
|  | WIB and WIE | Have women in leadership positions in organisations or trade / industry associations been able to advance women’s cause and create a strong pipeline of women in the workforce?<br><i>(Section A Q3)</i> | 68%               | 80%      | Women in Leadership Roles | % of yes<br>Rank 1: 75% and above<br>Rank 2: 50%-74%<br>Rank 3: 25% to 49%<br>Rank 4: Below 25% |
| <b>WELL-BEING</b>  | WIB and WIE | Do you go for regular health check-ups?<br><i>(Section A Q3- WIB)</i><br><i>(Section A Q4- WIE)</i>  | 75%               | 73%      | Physical Well-being       | % of yes<br>Rank 1: 75% and above<br>Rank 2: 50%-74%<br>Rank 3: 25% to 49%<br>Rank 4: Below 25% |
|  | WIE         | Do you have health insurance?<br><i>(Section A Q3)</i>   | 95%               | 83%      | Physical Well-being       | % of yes<br>Rank 1: 75% and above<br>Rank 2: 50%-74%<br>Rank 3: 25% to 49%<br>Rank 4: Below 25% |
|  | WIB and WIE | Does your organisation have a grievance redress policy that covers safety and security of women?<br><i>(Section A Q4- WIB)</i><br><i>(Section A Q5- WIE)</i>   | 72%               | 63%      | Physical Well-being       | % of yes<br>Rank 1: 75% and above<br>Rank 2: 50%-74%<br>Rank 3: 25% to 49%<br>Rank 4: Below 25% |
|  | WIB and WIE | Are your work hours too long for you to focus on your personal wellbeing?<br><i>(Section B Q1)</i>   | 61%               | 45%      | Emotional Well-being      | % of yes<br>Rank 1: Below 25%<br>Rank 2: 25%-49%<br>Rank 3: 50% - 74%<br>Rank 4: 75% and above  |

| The 4Ws  | WIB/WIE     | Primary Survey Question Number  | Rank <sup>†</sup> |          | Sub-section                     | Key   |
|--|-------------|---|-------------------|----------|---------------------------------|---|
|  |             |   | India             | Thailand |                                 |   |
| <sup>†</sup> The cells without %ages represent qualitative responses where numbers of responses are not relevant. Cells where %ages are provided represent the quantified responses to the question. The colour codes are explained above. |             |   |                   |          |                                 |   |
|  | WIB and WIE | Are there adequate support systems and resources (e.g. mental health/wellness programmes, counselling, etc) for managing work-life balance and avoiding burnout? (Section B Q1) | 65%               | 54%      | Emotional Well-being            | % of yes<br>Rank 1: 75% and above<br>Rank 2: 50%-74%<br>Rank 3: 25% to 49%<br>Rank 4: Below 25% |
|  | WIB and WIE | Have you ever faced any backlash/criticism for prioritizing your career over family responsibilities? (Section B Q2)  | 55%               | 41%      | Emotional Well-being            | % of yes<br>Rank 1: Below 25%<br>Rank 2: 25%-49%<br>Rank 3: 50% - 74%<br>Rank 4: 75% and above  |
|  | WIB         | As a woman business owner, have you ever experienced any form of sexual harassment during business interactions? (Section C Q1)   | 37%               | 23%      | Anti-sexual Harassment Policies | % of yes<br>Rank 1: Below 25%<br>Rank 2: 25%-49%<br>Rank 3: 50% - 74%<br>Rank 4: 75% and above  |
|  | WIB         | Does your organisation have an anti-sexual harassment policy that is adequately communicated to all employees? (Section C Q2)   | 64%               | 65%      | Anti-sexual Harassment Policies | % of yes<br>Rank 1: 75% and above<br>Rank 2: 50%-74%<br>Rank 3: 25% to 49%<br>Rank 4: Below 25% |

| The 4Ws  | WIB/WIE     | Primary Survey Question Number  | Rank <sup>†</sup> |          | Sub-section                     | Key   |
|--|-------------|---|-------------------|----------|---------------------------------|---|
|  |             |   | India             | Thailand |                                 |   |
| <sup>†</sup> The cells without %ages represent qualitative responses where numbers of responses are not relevant. Cells where %ages are provided represent the quantified responses to the question. The colour codes are explained above. |             |   |                   |          |                                 |   |
|  | WIE         | Is your organization's anti-sexual harassment policy adequately communicated to all the employees? (Section C Q1)                                     | 61%               | 70%      | Anti-sexual Harassment Policies | % of yes<br>Rank 1: 75% and above<br>Rank 2: 50%-74%<br>Rank 3: 25% to 49%<br>Rank 4: Below 25% |
|  | WIB and WIE | Does your organisation provide resources or support for employees who have experienced sexual harassment, such as counselling services (Section C Q2) | 66%               | 55%      | Anti-sexual Harassment Policies | % of yes<br>Rank 1: 75% and above<br>Rank 2: 50%-74%<br>Rank 3: 25% to 49%<br>Rank 4: Below 25% |

Table 4.3 : Primary Survey Heat Map - India

### Insights from Primary Survey

- Pay Gaps:** 56% of women in employment surveyed reported being paid less than their male counterparts with the same qualifications. 53% also felt they were denied promotions or raises in favour of equally or less qualified male colleagues, highlighting persistent gender bias in career advancement.
 

Nearly half (47%) of the women in business said that they have had to charge lower fees or were denied projects/contracts due to their gender.
- Networking Opportunities:** 95% of respondents believe that networking, participation in conferences and training are crucial for business growth. However, 70% felt that their ideas and opinions are dismissed or ignored in trade or industry body meetings.
- Financial Literacy:** A high level of financial autonomy is evident with 93% of the respondents reporting that they have control over their earnings and wealth.
- Access to Credit:** While 68% of women in business said that they have access to formal credit for entrepreneurial goals, a concerning 82% still rely on informal sources of credit, indicating barriers in accessing formal financial support.
- Government Schemes and Initiatives:** Only 13% of the women surveyed have availed of any government policies or schemes that promote female workforce participation or entrepreneurship.

### Comparative Analysis of Heat Maps

The findings of both the heat maps are summarised below:

| World Bank Indicators |                   | Primary Survey Indicators |                   |
|-----------------------|-------------------|---------------------------|-------------------|
| Rank                  | No. of indicators | Rank                      | No. of indicators |
| Rank 1                | 12                | Rank 1                    | 10                |
| Rank 2                | 2                 | Rank 2                    | 17                |
| Rank 3                | 5                 | Rank 3                    | 6                 |
| Rank 4                | 8                 | Rank 4                    | 5                 |
| <b>Total</b>          | <b>27</b>         | <b>Total</b>              | <b>38</b>         |

Table 4.4 : Comparative Analysis of Heat Maps - India

The World Bank indicators represent the legislative framework in place for women in the country. The primary survey however is:

- more nuanced;
- based on a small sample and therefore has a more focused outreach;
- based on the actual experiences of women in business and employment in the formal workforce.

As a result, there are more indicators evaluated in the primary survey. The difference in number of indicators in each rank thus suggests that while some strong policies are in place, action on those policies needs to be more robust and effective.



## Key Takeaways

### COUNTRY BRIEF

- **Education and Female Labour Force Participation:** Women constitute nearly 48% of the population in India, yet their economic participation is significantly below potential, with a female labour force participation rate of approximately 29% in 2023, compared to a global average of 49%.
- **Women, Business and Law Index:** According to the World Bank's 2024 report, India scores low (60 out of 100) in the Legal Frameworks under Women, Business, and the Law Index 2.0.
- **WEF GGR Report 2024:** India ranks 129<sup>th</sup> out of 146 countries in the Global Gender Gap Report, reflecting significant gender disparities across all dimensions.

### WORK

- ▶ **Education:** There is a notable disparity in literacy levels between women and men, with the female literacy rate at 66% in 2018 compared to 82.4% among males. Gender biases embedded in Indian society are a key factor for this gap. Despite women holding a higher percentage of undergraduate, master's and Ph.D. degrees, they constitute less than 20% of the labour force in urban areas (2020).
- ▶ **Entry Barriers:** Women often face intrusive questions about marital status and male-centric words in job descriptions which act as barriers to joining the workforce. 59% of the primary survey respondents said they faced such questions.
- ▶ **Skilling:** In India, skilling women is particularly challenging due to their predominance in low-skill, low-paying jobs without social protection or job security, with 94% of female workers in the informal economy, where gender discrimination and wage disparities are more pronounced than in the formal sector.
- ▶ **Digital Divide:** Only 37% women use the internet compared to 53% men. Women are also 10% less likely to own a mobile phone. While automation is viewed as an opportunity for their careers by 78% of the survey respondents, challenges in skilling and re-skilling persist.
- ▶ **Promotions and Pay Gaps:** Women earn significantly less than men, with wage gaps estimated at about 33%. The primary survey observes that 47% of the WIB have had to charge a lower fees for projects due to gender; and 56% of the WIE said that they have been paid less than male counterparts with the same qualifications.
- ▶ **Maternity and Paternity Policies:** In a study by Ashoka University women face significant challenges at individual, family, workplace and societal levels, such as guilt, lack of family support, unsupportive work environments and deep-seated social norms which hinder their progress to leadership positions. Paternity leave is not legally mandated, nor is parental leave.

### WEALTH

- ▶ **Low Financial Literacy:** Only 21% of women are financially literate compared to 29% of men. While women surveyed expressed confidence in making financial decisions and managing household finances, this gap highlights other factors that impact their earnings and wealth accumulation.
- ▶ **Wealth Accumulation:** In India, women accumulate only 64% of the wealth that men do by the time of retirement. This is primarily on account of gender pay gaps, limited career progression and financial literacy gaps. This is corroborated by the primary survey where 55% of the respondents concur that women accumulate less wealth over their lifetimes.
- ▶ **Access to Credit:** Female entrepreneurs face significant barriers in accessing formal credit, with 47% reporting difficulties and 82% relying on informal sources of credit.
- ▶ **Inheritance Law:** While India's inheritance laws are generally equal, social norms prevent distribution of wealth equally to daughters, directly impacting their wealth accumulation abilities.

## WELFARE

- ▶ **Lack of Awareness of Government Initiatives and Policies:** Only 13% of survey respondents have availed of any government policies or schemes promoting entrepreneurship or workforce participation among women. The reasons for this are lack of infrastructure for working women/ women entrepreneurs, lack of communication of government schemes, and unclear and complex schemes, etc.
- ▶ **Safety and Mobility:** According to ORF findings, safety concerns significantly limit women's mobility in Indian cities. About 56% find public transport unsafe, and many have faced harassment. Due to these risks, 52% have turned down education or job opportunities, highlighting the need for safer transport options.
- ▶ **Representation in Political Leadership:** There is relatively low representation in India in parliamentary bodies, as reflected in the GGR 2024. However, at grassroots level women accounted for 46% of the positions as on September 2020.
- ▶ **Lack of Representation in Senior Roles:** Despite some progress in women's representation in corporate and political leadership in India, considerable gender disparities remain.



## WELL-BEING

- ▶ **Unpaid Care Work:** In India, women spend 335 minutes a day on unpaid domestic work, as compared to the 40 minutes spent by their male counterparts.
- ▶ **Sexual Harassment at the Workplace:** Despite legal protections, workplace safety for women in India remains a major issue, with very few women reporting instances of harassment. In the primary survey 37% of the WIB respondents experienced sexual harassment during business interactions.
- ▶ **Security and Safety:** 72% of the respondents said their organisations have grievance redress policies for the safety and security of women.
- ▶ **Healthcare:** 75% of the survey respondents said that they go for **regular health check-ups**.



*Women continue to face significant barriers to economic participation in India due to educational disparities and systemic gender biases in the workplace, which leads to the low labour force participation rate. Pay gaps, limited access to formal credit and a digital divide further exacerbates the challenges for women. Social norms and inadequate support systems for working mothers impede their career advancement. While some progress has been made in representation at grassroots political levels, significant efforts are still needed to address the pervasive gender disparities across all dimensions of work, wealth, welfare and well-being in India. Comprehensive policy interventions and cultural shifts are necessary to create an equitable and supportive environment for women to thrive.*

## 4.5 What can India do?

Based on the analysis and conclusions drawn from our research the Government of India (and corporates where applicable) would do well to consider the following recommendations for enhancing workforce participation of women in the formal sector.

### WORK



- ▶ **Removing entry barriers** in certain industrial jobs or jobs deemed dangerous, as well as working at night.
- ▶ **Affordable and monitored day care and elder care facilities** by government and corporates.
- ▶ **Strengthening enforcement of the equal remuneration law** to remove gender based pay gaps that currently exist.
- ▶ **Adopting fair recruitment practices/processes** by corporates that prohibit male-centric job descriptions in job postings, intrusive personal questions during interviews.

### WEALTH



- ▶ **Reducing disparities in wealth accumulation** through awareness creation of inheritance laws, monitoring of existing laws on equal pay, financial literacy training, supporting work-life balance measures (flexi hours, parental leave), as well **targeted awareness programmes** to bring about cultural shift towards shared domestic responsibilities.
- ▶ **Addressing the issue of limited access to credit**, especially legislation explicitly prohibiting gender-based discrimination; and greater outreach of government finances.

### WELFARE



- ▶ **Awareness and dissemination of information** about existing government policies aimed at encouraging women's participation in the workforce.
- ▶ **Review impact of mandating one woman director** on company boards as a step toward enhancing the proportion of women's representation on boards.
- ▶ Corporates **increasing representation of women** in leadership roles.

### WELL-BEING



- ▶ Improving **mobility infrastructure** design to make it more women friendly and safe.

Figure 4.11 : Summary of Policy Recommendations - India

## Work

### Government

#### Removing Entry Barriers

There are some restrictions imposed on employment of women in India. A woman cannot work in a job deemed dangerous or in an industrial job, in the same way as a man. These include the Factories Act, 1948 which prohibits women from working in certain factories. India could move toward greater gender equality and increase labour productivity by removing these restrictions. While they are often justified on the grounds of protecting women, they inadvertently limit economic opportunities for women and reinforce gender stereotypes.

By removing unnecessary job restrictions and ensuring equal opportunities, the government can

create a more inclusive and dynamic workforce. This will also align with the recommendations of the International Labour Organisation according to which any job restrictions should be limited to maternity protection and not be based on assumptions regarding women's capacity or role in society.

**Affordable and Monitored Day Care and Eldercare Facilities by Government and Corporates**

Maternity leave provided in India is one of the longest in the world, extending up to six months. Despite this, the country scores extremely low on the Women, Business and the Law (WBL) 2.0 indicator for supportive frameworks affecting childcare, with a score of 0 out of 100. This highlights the significant gaps that exist in childcare support systems, that need urgent attention.

Furthermore, eldercare in India faces significant challenges due to inadequate infrastructure and support systems. Most of the burden of eldercare falls on women, particularly daughters and daughters-in-law, who often have to balance these responsibilities with their professional and personal lives.

The following are recommended toward this end:

- ✓ establishing a publicly available registry or database of childcare and eldercare providers,
- ✓ creating a clearly outlined application procedure for parents/children (in case of eldercare) to request financial support from the government for childcare and eldercare services, and
- ✓ implementing a similar procedure for non-state childcare/eldercare providers, etc.

**Given that India is a labour-intensive country, there is significant potential to employ more people in the care economy. By tapping into this opportunity, India can**

**create numerous jobs while also addressing the critical need for reliable childcare and eldercare solutions.**

The government and corporates can also collaborate to establish high-quality childcare centres that are accessible and affordable for all families, regardless of the parents' gender. These facilities should adhere to stringent safety and quality standards and be regularly monitored to ensure compliance.

Providing reliable childcare/ eldercare solutions will enable greater participation of women in the workforce, thereby fostering a more inclusive and equitable labour market.

**Gender-based Pay Gaps**

Indian law mandates equal pay for equal work for men and women under the Equal Remuneration Act, 1976. Despite this, gender pay gaps remain significantly wide across sectors, highlighting the disparity between policy and practice, where the law exists, but its enforcement and implementation are lacking. Thus, robust monitoring mechanisms are required to ensure compliance.

Strengthening enforcement mechanisms is crucial to avoiding exploitation of women and ensuring that their rights are upheld in the workplace. The solutions include comprehensive audits and stricter penalties for non-compliance.

The introduction of the Business Responsibility and Sustainability Reporting (BRSR) framework by the Securities and Exchange Board of India (SEBI) for the top 1,000 listed companies, is a step in the right direction. The BRSR requires disclosures on environmental, social and governance (ESG) parameters, which includes disclosures on gender equality and pay parity. The applicability of the framework may be expanded beyond listed companies to private organisations as well (based on specified criteria like turnover, capital investment, etc). The BRSR in its current form could also be

modified to extract more information from companies on gender-wise remuneration across functions and levels.

### Corporates

#### Fair Recruitment Practices/Processes

Apart from legal mandates that restrict employment of women in certain kinds of industries and jobs, social factors impede employment of women. Indian women also face verbal and non-verbal barriers in employment. The primary survey responses on entry barriers are mainly:

- ✓ intrusive female-specific questions about marital status (59%),
- ✓ male-centric words in job descriptions (48%),
- ✓ hostile interviewers (42%).

Implementing fair recruitment practices is key to creating a more inclusive and welcoming environment. This requires gender neutral job descriptions, using standardised interview questions, prohibiting intrusive and personal questions during interviews. To avoid bias at the screening stage itself, masking identifiers such as name and gender at the screening stage would help. Engaging a diverse (in terms of gender, age, religion, ethnicity, etc.) *hiring and interview panel*, and training recruiters and interviewers would also be major contributors. "Unconscious bias" should form part of such training sessions as well.

Implementing fair recruitment practises would attract more women into the workforce.

## Wealth

### Government

#### Wealth Accumulation

Women in India tend to accumulate significantly less wealth compared to men by the end of their careers. According to the Asia Pacific Global Gender Wealth Equity Index (2022), Indian

women only accumulate 64% of what men accumulate. More than half of the women surveyed in India also acknowledge this disparity.

While inheritance laws in India are not gender biased, and the law mandates equal remuneration for the same work, this disparity in wealth accumulation according to the primary survey responses, arise due to reasons like a greater share of domestic responsibilities borne by women, existing pay gaps, limited access to credit, cultural / social norms preventing access to inheritance, etc.

To bridge this gap, the following are recommended:

- ✓ Ensuring greater awareness of inheritance laws through education and sensitisation programmes.
- ✓ Monitoring and enforcement of existing equal pay laws.
- ✓ Enhancing financial literacy among women through targeted programmes that can empower them to make informed decisions about saving and investing.
- ✓ Providing support for work-life balance, such as flexible working hours and parental leave policies, can help alleviate the burden of domestic responsibilities that hinder women's career advancement.
- ✓ Encouraging a cultural shift toward shared domestic responsibilities between men and women at the government, education and employment level through targeted and programme-based awareness campaigns.
- ✓ Introducing tax incentives for women-led investments and savings schemes such as beneficial interest rates for fixed deposits and savings /current bank accounts held by women.

#### Access to Credit

India has numerous policies in place aimed at

helping women access credit. However, while the law does not explicitly discriminate between women and men in accessing credit, it also does not explicitly prohibit it. Banks and loan approvers, influenced by social norms, are more stringent about passing loans for women.

Nearly half of the women surveyed in India believe that the norms for obtaining credit are stricter for women compared to men. This includes requirements such as additional collateral, more documentation, higher interest rates and the need for more guarantors. 82% consequently have had to rely on informal sources of credit, further highlighting the challenges they face in accessing formal financial channels.

The government may consider the following to address this issue which can empower more women to participate actively in the economy and drive entrepreneurial growth:

- ✓ Introducing legislation that explicitly prohibits discrimination in access to credit based on gender. This would protect women and ensure equal access to financial resources, thereby increasing the number of women-owned and operated businesses.
- ✓ Introducing more programmes that incentivise women in business, that are simple to understand and provide easier access to credit through improved infrastructure and subsidies.
- ✓ Ensuring greater outreach of existing schemes to help sustain and grow businesses.

## Welfare

### Government

#### ***Awareness and Dissemination of Information About Existing Government Policies Aimed at Encouraging Women's Participation in the Workforce***

Only 13% of the women surveyed in India have availed of any government policy/scheme that promotes a) entrepreneurship among women or b) female participation in the workforce. Unclear and complex government schemes, lack of infrastructure for working women, as well as corruption are the reasons cited for this.

To remedy this:

- ✓ Greater government outreach is needed, as well as simplifying complex schemes through stakeholder consultations.
- ✓ Effective dissemination of information about government schemes.
- ✓ Community outreach programmes, workshops and seminars, especially in rural areas and collaborating with NGOs and grassroots organisations will help.
- ✓ Establishing helplines and information centres and distributing simplified educational and promotional material can further ensure that women are well-informed about the benefits available to them.
- ✓ Local government officials should also be trained to enhance their ability to communicate effectively with women and with empathy.

#### ***Review the Impact of Mandating One Woman Director on Company Boards***

The Companies Act, 2013 introduced a significant mandate requiring certain categories of companies, to have at least one woman director on their boards. The securities regulator subsequently made it mandatory for the top 1,000 listed entities to have at least one independent woman director.

By ensuring female representation, these regulations seek to bring varied perspectives and experiences to board discussions, developing a more balanced decision-making process. This not only underscores the importance of women in leadership but also



encourages Indian companies to cultivate a more equitable and inclusive environment.

Prior to the enactment of this law in 2013, the share of board seats held by women was 6%. This has increased to 18.3% in 2023.

However, there is insufficient research in India to ascertain the impact of this mandate on financial performance of companies and/or its impact in making boardrooms (and consequently organisations) more inclusive and diverse, or whether the minimum requirement has become the maximum level of gender diversity that companies plan to achieve.

Given this, a review of the impact of this mandate by the government would be noteworthy, as a business case and a step toward enhancing the proportion of women's representation on boards.

### Corporates

#### **Increasing Representation of Women in Leadership Roles**

The pipeline of women in the corporate sector in India is shrinking. Far fewer women hold senior vice president, vice president, director and manager roles as compared to men. According to the Confederation of Indian Industry (CII)<sup>138</sup>, only 17% of senior corporate roles are held by women in India. By legislation, listed Indian companies (of a certain size) need to have at least one woman on the board of directors, the highest governing body. This has certainly helped to improve women's participation in corporate decision-making. However, for several companies, this seems to have become the maximum level of gender diversity. Further, because it is not legislated, this diversity does not percolate to the executive leadership within companies, which leads to an inverted funnel-shaped gender participation.

The primary survey respondents in India suggested several measures to increase

women's participation in formal employment and decision-making roles. These include providing training and mentoring for leadership roles (59%), reserving a specified proportion of positions for women across levels/departments (56%) and providing networking opportunities to women (52%).

Other suggestions include:

- ✓ Offering flexible working hours, remote work options and / or hybrid options to all employees irrespective of gender. This can help shift the burden of household and work responsibilities to help women focus on their careers.
- ✓ Robust childcare infrastructure (*day care, care givers for children and the elderly, qualified nurses, etc.*) that are provided to both women and men.
- ✓ Creating a dedicated leadership pipeline among women through well designed training and mentoring programmes to ensure that legislation requiring companies to appoint women on the board of directors does not fail for lack of adequate women candidates.
- ✓ Setting gender diversity goals, and regularly tracking and reporting on the progress towards achieving such goals.
- ✓ Regular awareness and sensitisation programmes for all employees to address unconscious biases and promote a culture of equality and equity.

## Well-being

### Government

#### **Mobility**

One of the critical factors adversely affecting female workforce participation in India is the lack of safe and affordable modes of transportation, though women are among the

<sup>138</sup> Confederation of Indian Industry (CII) 2019 *Women's Participation in Indian Infrastructure Sector Report*.

biggest users of public and non-motorised transport across Indian cities.

Research suggests that women believe public transportation is unsafe and many have experienced sexual harassment while using public transport. Women also reported turning down education or employment opportunities due to unsafe transportation.

Given that women's growth and development—both social and economic—are closely tied to transportation, there is a compelling case for designing women-friendly transportation systems and also employing more women in the transport sector.

To achieve this, the government may consider the following suggestions:

- ✓ Improving street lighting along routes to public transportation stations (bus stands, metro, etc.) and the absence of blind spots so that women feel at ease;
- ✓ Employing dependable drivers and public transportation staff, including women.
- ✓ Women police personnel stationed at all major transportation stations, including bus stops, railway stations, metro stations and congested walkways.
- ✓ Designing appropriate channels where women can report harassment or other problems encountered while using public transport including setting up a regularly monitored hotline number to identify lapses and take corrective measures.
- ✓ Night time patrols to improve women's perceived safety and ensure their well-being during late hours.



# Chapter 5

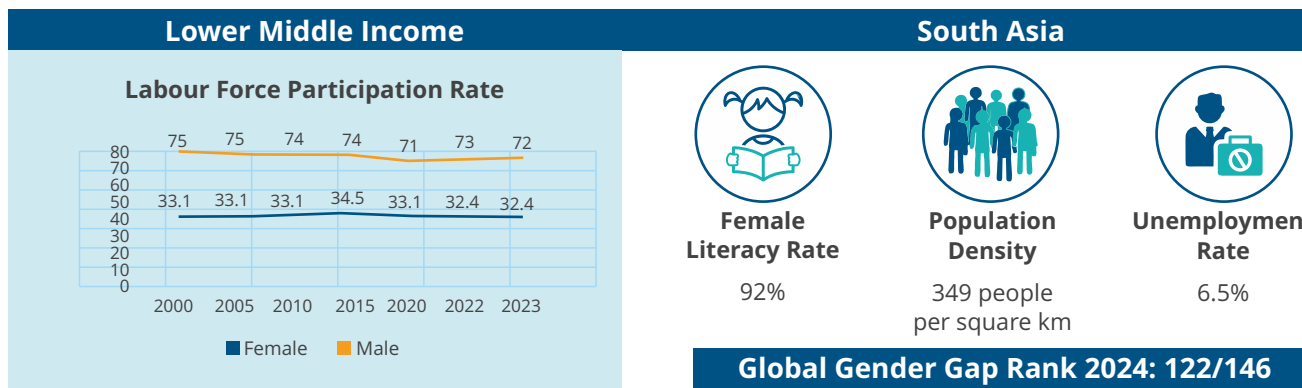
## Country Analysis – Sri Lanka

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# Country Analysis – Sri Lanka

## 5.1 Overview



### Women Business and Law 2.0 Indicators 2024



### Analysis of Performance in World Bank and Primary Survey Indicators<sup>139</sup>

| Indicator Reference              | Work      | Wealth    | Welfare  | Well-being |
|----------------------------------|-----------|-----------|----------|------------|
| <b>World Bank Indicators*</b>    |           |           |          |            |
| <b>Total</b>                     | <b>11</b> | <b>8</b>  | <b>3</b> | <b>2</b>   |
| <b>Rank 1</b>                    | 5         | 6         | 0        | 1          |
| <b>Rank 2</b>                    | 1         | 1         | 1        | 0          |
| <b>Rank 3</b>                    | 0         | 0         | 0        | 0          |
| <b>Rank 4</b>                    | 5         | 1         | 2        | 1          |
| <b>Primary Survey Indicators</b> |           |           |          |            |
| <b>Total</b>                     | <b>11</b> | <b>10</b> | <b>7</b> | <b>10</b>  |
| <b>Rank 1</b>                    | 5         | 5         | 0        | 1          |
| <b>Rank 2</b>                    | 4         | 3         | 4        | 5          |
| <b>Rank 3</b>                    | 1         | 1         | 1        | 3          |
| <b>Rank 4</b>                    | 1         | 1         | 2        | 1          |

\*For Sri Lanka, data is not available for 3 World Bank indicators (2 in Work and 1 in Well-being)

<sup>139</sup> Rank 1 indicate high values or strong performance; Rank 2 represent mid-range values or average performance; Rank 3 represent below average performance; Rank 4 show low performance or poor performance.

## Key Takeaways from

Triangulation of Primary Survey, Secondary Data, In-person Interviews and FGDs

### COUNTRY BRIEF

- ▶ **High literacy** and education levels have not translated to rise in FLFP rate.
- ▶ Various **economic and other crisis** have disproportionately affected women, making them more prone to exploitation and abuse.



### WORK

- ▶ **Entry barriers** include intrusive/personal questions during recruitment.
- ▶ **Up-skilling/re-skilling opportunities are affected** by family and personal commitments.
- ▶ **Promotion and pay gaps exist** particularly in the private sector.
- ▶ **Absence of robust maternity** and paternity leave policies is a critical challenge for working women.



### WEALTH

- ▶ **Financial literacy levels** are low especially among women.
- ▶ **Comprehensive financial literacy training** to be integrated into school/college curricula.
- ▶ **Access to credit** is difficult due to information asymmetry and limited credit policies for entrepreneurs.



### WELFARE

- ▶ **Government schemes** encouraging female workforce participation are few, and very few women have availed of them due to complexity, poor information.
- ▶ **Safety and mobility** are concerns due to rampant sexual harassment on public transport.
- ▶ **Underrepresentation in political and organisational leadership roles.**

### WELL-BEING

- ▶ **Unpaid care work** which falls largely on women is unrecognised and undervalued socially and monetarily.
- ▶ **Sexual harassment at the workplace** is criminalised, however implementation needs strengthening considering rising cases.

### Recommendations

A summary of recommendations applicable to Sri Lanka specifically is presented below. Recommendations common to all countries are included in the **Section "Actionable Policy Solutions Across Countries."**

## WORK



- ▶ **Removing entry barriers** that prohibit women from working at night and in certain industrial sectors and introducing legislation that explicitly prohibits discrimination in employment based on gender.
- ▶ **Equal remuneration law** that explicitly seeks equal remuneration for all for work of equal value, irrespective of gender.
- ▶ **Affordable and monitored day care facilities** by government and corporates.

## WEALTH



- ▶ **More entrepreneurship initiatives incentivising** women in business, providing subsidies for rent, capital equipment and certifications, and explicitly prohibiting by law discrimination in access to credit based on gender.
- ▶ **Policies that support local manufacturers** and production, by making them competitive and attractive.

## WELFARE



- ▶ **Building trust in government** policies for women's economic empowerment.
- ▶ **Infrastructure and sexual harassment:** providing greater security in public transport to prevent sexual harassment, the most prevalent form of violence against women in Sri Lanka.

## WELL-BEING



- ▶ **Comprehensive national awareness campaigns**, to educate women on the importance of regular health check-ups and preventive care.

## 5.2 Introduction to Sri Lanka

Empowering women economically is not only a matter of social justice, it is also a strategy towards enhancing national productivity and competitiveness. In Sri Lanka, while women constitute over 51% of the population,<sup>140</sup> their economic participation remains significantly below potential,<sup>141</sup> with female labour force participation only at 33%<sup>142</sup> in 2023.

A substantial proportion of women in Sri Lanka are engaged in informal sector work, including agriculture, operating micro, small and medium enterprises (MSMEs), and domestic work. During times of crisis, women's role in the economy often shifts, though not always for the

better. As desperation and poverty rise, vulnerable women, particularly those from rural communities, increasingly transition to employment forms that expose them to exploitation and abuse. And, women who own or operate MSMEs are increasingly relying on largely unregulated and exploitative micro-credit facilities which have a legacy of targeting the most vulnerable women.<sup>143</sup>

Sri Lanka has made significant achievements in many human development indicators (like health and education) and in gender equality, unlike other South Asian countries. However, when it comes to the participation of women in the labour force, Sri Lanka's performance is not

<sup>140</sup> World Bank. "Population, Female (% of Total Population) - Sri Lanka." The World Bank, World Bank.

<sup>141</sup> "Women's Economic Empowerment in Sri Lanka." UN Women Asia and the Pacific, UN Women.

<sup>142</sup> World Bank. (n.d.). Labor force, female (% of total labor force) - Sri Lanka. Retrieved June 17, 2024, from <https://data.worldbank.org/indicator/SL.TLF.TOTL.FE.ZS?locations=LK>

<sup>143</sup> "Women's Economic Empowerment in Sri Lanka." UN Women Asia and the Pacific, UN Women.

at par with those indicators. Moreover, with the labour force predicted to start shrinking in 2026 and a rapidly ageing population, the country needs more of its working age women in the labour force to achieve and sustain its growth strategies.<sup>144</sup>

In the Global Gender Gap Report 2024, Sri Lanka ranks 122<sup>nd</sup> out of 146 countries (falling from 115 in 2023),<sup>145</sup> which indicates significant gender gaps in various facets of Sri Lankan society. However, in Health and Survival, Sri Lanka performs well.

The foundation of Sri Lanka's Universal Health Coverage (UHC) agenda lies in robust service delivery efforts. Since the 1930s, the country has provided universal, free access to government-provided healthcare services. Preventive health services are delivered through a well-organized network of facilities nationwide, each managed by a Medical Officer of Health.<sup>146</sup>

In our in-person interview with **Ms. Ishari Siriwardane, a Telecom Engineer with Sri Lanka Telecom**, it emerged that out-migration due to Sri Lanka's economic crisis in the recent past has had an unintended consequence of improving women's recruitment. However, as the results of the 2023 GGR show, the country's performance in bridging gender gaps in economic empowerment, education and political representation remain a challenge.

### Overall Ranking: 122/146

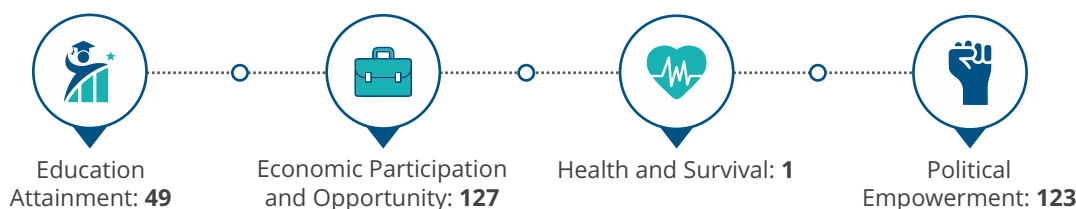


Figure 5.1: World Economic Forum: Global Gender Gap Report 2024 - Sri Lanka Rankings

Like Bangladesh (Refer to Country Analysis – Bangladesh), Sri Lanka's scores in the WBL 2.0<sup>147</sup> legal framework are also lower than the global average (64.2 out of 100.0) and the South Asia regional average (45.9 out of 100.0).

<sup>144</sup> International Labour Organization (ILO). "Factors Affecting Women's Labour Force Participation in Sri Lanka." ILO

<sup>145</sup> WEF GGR 2024 and WEF GGR 2023

<sup>146</sup> World Bank. *Sri Lanka: Achieving Pro-Poor Universal Health Coverage Without Health Financing Reforms*. World Bank Group, 2018. <https://documents1.worldbank.org/curated/en/138941516179080537/pdf/Sri-Lanka-Achieving-pro-poor-universal-health-coverage-without-health-financing-reforms.pdf>.

<sup>147</sup> Women, Business and Law 2024: Women, Business and the Law 2024 (WBL 2024) identifies barriers for women's economic empowerment in three areas: women's legal rights, policy instruments designed to support the implementation of these rights, and how these rights are realized in practice. For that purpose, three new Women, Business and the Law 2.0 indexes are presented for ten indicators: (1) legal frameworks, (2) supportive frameworks, and (3) expert opinions. The Women, Business and the Law 1.0 and 2.0 **legal indexes analyze** domestic laws and regulations that affect women's economic opportunities. Answers to the questions in these indexes are based only on codified law. When the answers differ for different legal systems, the answer used is the one that applies to the majority of the population. The Women, Business and the Law 2.0 **supportive frameworks index analyzes** instruments designed to support the implementation of laws. The instruments considered include national policies, plans, programs, services, budgets, procedures, inspections, and sanctions for noncompliance with quality standards. The Women, Business and the Law 2.0 **expert opinions index** captures experts' responses to scale questions focusing on the outcomes in the topic areas assessed by Women, Business and the Law. Each question asks for the respondent's opinion on the extent to which these outcomes are being realized in practice in a particular economy



Figure 5.2: Women, Business and the Law 2024 - Scores (Sri Lanka)

According to this report, Sri Lanka could significantly enhance women's economic participation by implementing several key reforms and should consider, among other things, legally establishing the provision of childcare services in center-based settings and introducing legislation to support families with childcare services.<sup>148</sup>

At the **Focused Group Discussion** in Sri Lanka, participants stated that absence of reliable childcare facilities was a key factor that hindered women's increased participation in the formal workforce. It was suggested that while limited facilities exist, they are not properly monitored, exposing children to various avoidable risks. Consequently, women rely on external help, which is not easy to come by or is expensive.

### Women, Business and the Law 2024 2.0 Indicator Scores

| WBL 2.0                     | Safety | Mobility | Work-place | Pay  | Marriage | Parent-hood | Childcare | Entrepre-<br>neurship | Assets | Pension |
|-----------------------------|--------|----------|------------|------|----------|-------------|-----------|-----------------------|--------|---------|
| Legal Frameworks Score      | 25.0   | 100.0    | 25.0       | 25.0 | 100.0    | 25.0        | 0.0       | 25.0                  | 75.0   | 50.0    |
| Supportive Frameworks Score | 25.0   | 66.7     | 0.0        | 50.0 | 66.7     | 0.0         | 25.0      | 66.7                  | 0.0    | 0.0     |
| Expert Opinions Score       | 25.0   | 37.5     | 31.3       | 25.0 | 25.0     | 56.3        | 25.0      | 25.0                  | 62.5   | 100.0   |

Figure 5.3: WBL 2024 2.0 Indicator Scores (Sri Lanka)

The WBL Report further says that publishing guidelines on non-discrimination based on gender in recruitment and flexible work arrangements would help create a more inclusive work environment. Establishing a specialized body to handle complaints about gender discrimination in employment would further protect women's rights in the workplace.<sup>149</sup>

### 5.3 Analysis of Secondary and Primary Data under the 4Ws

#### Work

#### Education and Female Labour Force Participation (FLFP)

Sri Lanka's national literacy rate is 93 percent,<sup>150</sup> one of the highest in the South Asian region. Since gaining independence in 1948, the country has seen steady improvements in

<sup>148</sup> World Bank. "Women, Business and the Law 2024: Sri Lanka." World Bank, [World Bank PDF](#)

<sup>149</sup> World Bank. "Women, Business and the Law 2024: Sri Lanka." World Bank, [World Bank PDF](#)

<sup>150</sup> Macrotrends. "Sri Lanka Literacy Rate 1990-2023." Macrotrends, [Macrotrends](#).

literacy rates and educational attainment. The literacy rate among women is 92 per cent.<sup>151</sup> Landmark legislations in 1939 and 1945, which established free education for all, ensured that both boys and girls from all socio-economic backgrounds had access to education. The right to free education is now enshrined in the Sri Lankan Constitution, which also mandates compulsory schooling for children aged 5 to 16.<sup>152</sup> Today, the youth literacy rate stands at an impressive 97 percent.

While the burden of the economic crisis falls on every citizen, women are among the most vulnerable to its impacts, because of their disadvantaged position in accessing resources, representation and decision-making, and lack of opportunities for economic empowerment. Furthermore, as primary care givers, women face additional burdens in meeting care needs with limited resources when the financial crisis spills over to the home. Empirical evidence shows that while both women and men are affected by job and income losses during crises, the impact on women is more severe than on men.<sup>153</sup>

The female labour force participation rate in Sri Lanka has remained rather steady over the past two decades, though very low (32.4%) compared with the MLFP rate (72%).<sup>154</sup> This is reflected in the economic empowerment sub-index of the WEF GGR, where Sri Lanka ranks 124 out of 146 countries.

Low FLFP can be associated with a restrictive legislative environment, the status as well as nature of employment in the country, and the

inability to adapt to working environments which keep changing due to a lack of skills and/or qualifications.<sup>155</sup>

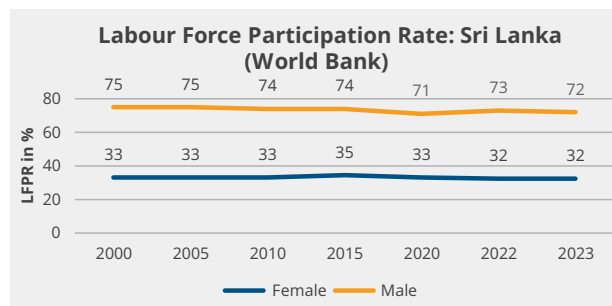


Figure 5.4: Labour Force Participation Rate: Sri Lanka (World Bank)

In a Policy Brief on Sri Lanka published by UN Women, the supply-side analyses identifies unpaid care and household work, skills deficits, and gender discrimination as underlying supply-side factors impacting female labour force participation.<sup>156</sup> Other factors on the demand side, such as the characteristics of the firm and attitudes of management were largely unexplored.

*Sri Lanka's commitment to education and the resultant high literacy rate (especially among women) are commendable. However, the low female labour force participation indicates major gaps in women's economic empowerment, which has only been further exacerbated by various economic crises. It remains low due to legislative barriers, unpaid care responsibilities, and gender discrimination, even though out-migration due to the economic crisis has seen an inadvertent increase in recruitment of women.*

<sup>151</sup> World Bank - <https://data.worldbank.org/indicator/SE.ADT.LITR.FE.ZS?locations=LK>

<sup>152</sup> UN Women. "Sri Lanka Synopsis." UN Women, [UN Women PDF](#)

<sup>153</sup> Institute of Policy Studies of Sri Lanka (IPS). "Sri Lanka's Economic Crisis: An Opportunity to Advance Gender Parity." IPS, [IPS PDF](#).

<sup>154</sup> World Bank. (n.d.). Labor force participation rate, male (% of male population ages 15+) (modeled ILO estimate) - Thailand, Sri Lanka. from <https://data.worldbank.org/indicator/SL.TLF.CACT.MA.ZS?locations=TH-LK>

<sup>155</sup> Verite Research. "Sexual Harassment in the Workplace: Overcoming Barriers to Justice." Verite Research, [Verite Research PDF](#).

<sup>156</sup> "Policy Brief: Increasing the Demand for Women Workers in Sri Lanka's Formal Manufacturing, Trade and Services Sectors" UN Women, [UN Women PDF](#), (see reference to See Gunatilaka (2013, 2016); Gunewardena (2015); Solotaroff et al. (2018); Samarakoon and Mayadunne (2018); and Seneviratne (2019a; 2019b)).



### Entry Barriers

The Constitution of Sri Lanka prohibits discrimination based on sex, among others, and this principle is reflected repeatedly in the labour code and other pieces of legislation. Policies and action plans are also in place to proactively promote female empowerment and participation in the labour market. However, alongside these gender-driven policies, other provisions and legal frameworks in place may in fact generate unintended consequences for women. For instance, women are not allowed to work at night in most sectors. While these protective policies are mostly set to ensure their safety, it might also limit their career opportunities. Furthermore, the costs of maternity leave in Sri Lanka which are required to be paid by the employer, rather than the state, also contributes to discrimination against women in paid employment.<sup>157</sup>

A study by UN Women Asia-Pacific, analysed data from private formal enterprises in the manufacturing, trade, and service sectors to understand the attributes of firms that demand relatively more women workers. It revealed that there is considerable evidence of gender-biased discrimination by employers: while three-fourths of respondents were men, being men, made them significantly less likely to hire women.<sup>158</sup>

→ Regarding entry barriers to the workforce, 33% of the respondents to the **primary survey** in Sri Lanka said that women face intrusive questions about marital status or

plans for children during job interviews. This was further corroborated by participants at the **FGD in Colombo**<sup>#, †</sup>.

→ "Male centric words in job descriptions" was also cited as a barrier to joining the workforce by 28% of those surveyed.<sup>‡</sup> These create an unwelcoming work environment, and suggest potential discrimination in the hiring process.

(Refer Annexure 4: Work: B. Entry Barriers - EQ1 for survey responses)

### Training (Re-skilling and Up-skilling Challenges) and Mentoring

*While high levels of educated youth unemployment are worrisome features of Sri Lankan population, as the population ages rapidly, the skills development systems meet only some of the employers' needs.*<sup>159</sup>

According to a McKinsey Global Institute Report (2019)<sup>160</sup> on transitions in the age of automation, worldwide 7 to 24 percent of currently employed women (40 million to 160 million) may need to transition across occupations by 2030 to ensure they are positioned for shifts in labour demand. While men face a similar impact, the barriers for women in acquiring new skills and navigating midcareer shifts may pose additional challenges in adapting to the evolving technological landscape.

According to ILO's report on gender based pay gaps in Sri Lanka, at the top of the occupational categories (i.e. with the group of "Managers"), women are less likely than men to be employed.

<sup>157</sup> International Labour Organization (ILO). The Gender Pay Gap in Sri Lanka: A Statistical Review with Policy Implications (2024)

<sup>158</sup> Policy Brief: Increasing The Demand For Women Workers In Sri Lanka's Formal Manufacturing, Trade And Services Sectors " UN Women, [UN Women PDF](#).

<sup>#</sup>FGDs were held at Colombo on May 31, 2024 and on June 1, 2024

<sup>†</sup> Policy Brief: Gender Disparities and Labour Market Challenges in Sri Lanka. UN Women, [UN Women PDF](#).

<sup>160</sup> *The Future of Women at Work: Transitions in the Age of Automation* | McKinsey. <https://www.mckinsey.com/featured-insights/gender-equality/the-future-of-women-at-work-transitions-in-the-age-of-automation>

<sup>‡</sup> This represents a multiple choice question, where the results may add up to more than 100%



The higher representation of women in mid- to high-skilled occupations can potentially reflect their higher educational attainments. At the same time, their lower likelihood of employment in managerial and supervisory roles can result from barriers to female promotion and the presence of a glass ceiling in the labour market.

The prevalent gender stereotypes have served to confine women within low-skilled, low-paying jobs, whilst disincentivizing women from acquiring the skills required for accessing better paying jobs in these industries.<sup>161</sup>

"IFC's Work on Gender in South Asia" reports that despite significant strides in digital access in recent years, gender disparities persist. Women are 41 percent less likely than men to use mobile internet and 15 percent less likely to own a mobile phone; the gender gap becomes more pronounced in smartphone ownership at 42 percent.<sup>162</sup>

74% of the **primary survey** respondents perceive automation to be an opportunity in career growth rather than a threat. However, lack of time to re-skill due to family/ personal constraints / commitments was cited by 49% of the respondents as a challenge to up-skilling or re-skilling.<sup>3</sup>

*(Refer Annexure 4: Work: D. Training and Mentoring Opportunities - Q2 and Q3 for survey responses)*

*Up-skilling and re-skilling are crucial to stay competitive and relevant in the workforce. Various studies and anecdotal evidence suggest that women often face peculiar hurdles*

*due to various social and related constraints, primarily, juggling professional responsibilities with family commitments, that impact up-skilling and re-skilling.*

*Addressing gender stereotypes and promoting equitable opportunities for skill development and career advancement are crucial to enhance women's participation in higher-skilled jobs in Sri Lanka.*

*Furthermore, apart from informal mentors, more organisations in the formal sector should develop mentoring programmes to facilitate women's career development and growth.*

#### Gender-based Pay Gaps



In 2019, female hourly wages in Sri Lanka were approximately 27% lower than male hourly wages, with the gap being particularly pronounced among informal wage workers and those with lower educational attainments. This gender pay gap is higher than the global

<sup>161</sup> International Labour Organization (ILO). The Gender Pay Gap in Sri Lanka: A Statistical Review with Policy Implications

<sup>162</sup> "IFC's Work on Gender in South Asia." IFC, <https://www.ifc.org/en/where-we-work/south-asia/gender-south-asia>.

average of 20% (ILO 2018) and exceeds the average for lower-middle-income countries.<sup>163</sup>

According to ILO, *most trade union representatives that were surveyed doubted the existence of gender-based discrimination leading to pay inequalities, job segregation, or career advancement difficulties for women in the Sri Lankan workforce.*<sup>164</sup>

The reasons behind these gaps are tied to the structure of the economy and women's position in the labour market, including their access to paid employment and the types of occupations they can access. In addition, whether and how different groups of women participate in the labour force is influenced by the gender division of unpaid household work as well as by cultural norms.<sup>165</sup>

→ In the **primary survey** in Sri Lanka a significant proportion of women do not feel they are paid less than their male counterparts with the same qualifications. (55% - women in employment said that they have not experienced such discrimination, and 79% women in business said that they did not have to charge lower fees for a project due to their gender). Yet, those who cited less pay said that gender discrimination and lack of transparency in salary structures were the primary reasons for such gaps.<sup>3</sup>

→ **In-person interviews** indicate that in **public sector jobs** such pay discrimination does not exist as pay scales based on grades are defined and salary is based on designation and grade, however the existence of gender discrimination in other organisations could not be ruled out. (**Ms. Praneetha, Telecom Engineer in Sri Lanka**)

→ Similarly, regarding promotions, a considerable number of women **surveyed** (50%) do not believe they are passed over due to gender discrimination and opaque promotion policies. 38% of the respondents believed so. Respondents suggested measures such as salary transparency, flexible working arrangements, and mandatory reviews of pay and promotion gaps, to address these issues.<sup>3</sup>

(Refer Annexure 4: Work: E. Pay Gaps for survey responses)

*While the primary survey and the ILO survey of trade union representatives suggest that gender based pay gaps do not exist, other secondary data suggests otherwise. Gender discrimination and lack of transparency in promotion policies/ in awarding contracts or projects and lack of negotiation skills are some of the reasons for gender pay gaps which significantly hamper women's career advancement and earning potential. To bridge these gaps, survey respondents largely suggested providing flexible working arrangements **to all employees**, in addition to mandatory review of pay and promotion gaps, disclosure of salaries in job listings and diverse interview panels during recruitment, creating a level playing field for both men and women.*

#### Maternity and Paternity Leave

The Maternity Benefits Ordinance No. 32 of 1939 entitles Sri Lankan women to 84 days of paid maternity leave, with job preservation and financial assistance during their absence, although the costs are borne by employers rather than the state. While fathers in the public sector are granted three days of leave under a

<sup>163</sup> International Labour Organization (ILO). The Gender Pay Gap in Sri Lanka: A Statistical Review with Policy Implications

<sup>164</sup> International Labour Organization (ILO). The Gender Pay Gap in Sri Lanka: A Statistical Review with Policy Implications

<sup>165</sup> International Labour Organization (ILO). The Gender Pay Gap in Sri Lanka: A Statistical Review with Policy Implications

2006 amendment to the Establishments Code, there is no mandated paternity leave for those outside the public sector.<sup>166</sup>

The 1993 Maternity Benefits Ordinance No. 32 mandates that employers with more than a prescribed number of female employees must support childcare, but the specific threshold is not defined, leaving no enforceable obligation for employers. Additionally, there is no separate legislation or incentives for employer-provided childcare, and while regulations govern the quality of private childcare services, there are no penalties for non-compliance.<sup>167</sup>

The lack of monitoring and regulation of such childcare facilities (employer provided or external) was a key reason cited by participants at the **FGD in Colombo** for avoiding these facilities, even where they are available.

Women in the **private sector** face diverse levels of gender-based discrimination in recruitment, placement, wages, promotions, conditions of service, and job security and benefits including lack of progressive yet fundamental maternity benefits and parental benefits.<sup>168</sup>

→ According to our **primary survey**, 48% of WIE respondents said they are more focused and organised at work post motherhood, yet 22% also said that they face negative impacts on their careers, such as being denied promotions or training opportunities due to increased home responsibilities.<sup>≡</sup>

→ Paid paternity leave or parental leave is **available only in very few** organisations.<sup>≡</sup>

→ Flexible work arrangements and additional

days off to cope with changes are seen as valuable supports, but a notable proportion of organizations do not provide adequate assistance.<sup>≡</sup>

(Refer Annexure 4: Work: G. Maternity, Paternity and Adoption Leaves for survey responses)



On gender neutral policies such as parental leave or even paternity leave, in an in-person **interview, Ms. Ishari Siriwardane (Telecom Engineer, Sri Lanka)** said that while men think that childcare is the responsibility of the women, it is not like men cannot avail of parental leave or paternity leave if it is offered to them. It takes a change in mindset, and someone who wants to be radical and change the course, may very well do so, and others will likely follow suit.



The formal private sector is also more regulated than the informal private sector; it thus is more likely to provide benefits of particular interest to women, such as maternity leave, flexible working hours, and transportation services.<sup>169</sup> The UN Women Policy Brief noted that employers in shops and offices who are legally constrained from offering flexible working hours and nightwork for women, and also could not finance maternity benefits, ended up hiring relatively fewer women.<sup>170</sup>

Discussions around the possibility of allowing women to do night work as well as the coverage and financing of maternity leave have been raised as being of critical importance by multiple stakeholders.<sup>171</sup>

<sup>166</sup> International Labour Organization (ILO). The Gender Pay Gap in Sri Lanka: A Statistical Review with Policy Implications

<sup>167</sup> International Labour Organization (ILO). The Gender Pay Gap in Sri Lanka: A Statistical Review with Policy Implications

<sup>168</sup> UNFPA. "Sri Lanka National Policy for Gender Equality and Women's Empowerment." UNFPA, [UNFPA PDF](#).

<sup>169</sup> Solotaroff, Jennifer L., George Joseph, Anne T. Kuriakose, and Jayati Sethi. "Getting to Work: Unlocking Women's Potential in Sri Lanka's Labor Force." World Bank Group, [World Bank PDF](#).

<sup>170</sup> UN Women. "Policy Brief: Gender Disparities and Labour Market Challenges in Sri Lanka." UN Women, [UN Women PDF](#).

<sup>171</sup> International Labour Organization (ILO). The Gender Pay Gap in Sri Lanka: A Statistical Review with Policy Implications

*Since most "family responsibilities" fall on women of the household, holding them back from participation in economic activities, it becomes imperative for organisations and governments to take a proactive role in leading policy change and cultivating an environment favourable for women to join the workforce and continue working even after life changing situations like child birth.*

*Strengthening maternity leave policies, extending paid paternity leave, institutionalising the care system and enhancing protections for women in both formal and informal sectors are crucial steps towards achieving gender equality in Sri Lanka's workforce.*

## Wealth

According to the Financial Literacy Survey Sri Lanka 2021 led by the Central Bank of Sri Lanka, financial literacy in 2021 stood at 58 percent, a significant increase from 35 percent in 2014. Of this 61 percent are males and 55 percent are females.<sup>172</sup>

According to our **primary survey**, 55% of the respondents seek financial guidance from their parents or in-laws, and 49% from educational institutions or online courses. Only 26% of the respondents rely on professional financial advisors for financial guidance/ advice/ training in handling finances.<sup>3</sup>

*(Refer Annexure 4: Wealth: A. Financial Literacy - Q1)*

The importance of financial literacy in general, but specifically among women, cannot be over-emphasised. The need for it was a common

theme during **in-person interviews** and **FGDs** with women in the formal workforce in Sri Lanka. **Ms. Nayana Karunaratne (Business woman, beautician and educator in Sri Lanka)** said that while Sri Lanka has a decent literacy rate, those who are entering university are lacking in all other life skills such as finance, marketing, social media handling, etc, training for which should be provided from the high school/graduation level. She added that everyone needs to be educated in financial management and the value of savings especially because people concentrate more on earning rather than on saving. **Ms. Praneetha (Telecom Engineer, Sri Lanka)** suggested that the government could introduce some training programmes on wealth management and policies to encourage savings among women.

*Financial literacy is crucial for economic empowerment, and targeted efforts are needed to further improve it among women in Sri Lanka.*

### Entrepreneurship Initiatives

The government of Sri Lanka has implemented a few initiatives aimed at promoting entrepreneurship among women. One of these - Women Entrepreneurs Development Program (EDB) aims to achieve increased participation of women entrepreneurs in international trade, by facilitating product development, market development and capacity development activities to improve their competitiveness.<sup>173</sup>

Key highlights from the **FGD** at Good Market provides insights into the realities of women entrepreneurs in Sri Lanka.

<sup>172</sup> Central Bank of Sri Lanka (CBSL). "Financial Literacy Survey Sri Lanka 2021." CBSL, CBSL PDF.

<sup>173</sup> Sri Lanka Export Development Board (EDB). "Assisting Women in Business." EDB, Sri Lanka EDB.

## The Curious Case of Good Market in Colombo, Sri Lanka: Case Study

Dissemination of information on government policies is very poor leading to lack of opportunities for women entrepreneurs.

Lack of access to credit.

Growing a business is a challenge (especially manufacturing), due to high costs of certifications (ISO, government quality checks, etc.), time taken for registering business, high rentals, etc.

Lack of systems to support women in business (including lack of support for local industry in general).

Corruption and red tape in accessing the few government initiatives for women.

Figure 5.5: The Curious Case of Good Market in Colombo, Sri Lanka: Case Study

→ 44% of the **survey respondents** said that there are bottlenecks in welfare benefits reaching them.

(Refer Annexure 4: Welfare: A. Government Policies - Q2 for survey responses)

→ A few key reasons why welfare benefits do not effectively reach women, as cited by the **survey respondents** include unclear and complex government schemes (per 58% of survey respondents) and lack of infrastructure for working women/women entrepreneurs (56% of survey respondents). 51% of the respondents also said that corruption is a major obstacle to effective distribution of benefits, also corroborated by Colombo **FGD** participants.

(Refer Annexure 4: Welfare: A. Government Policies - Q2 for survey responses)

→ According to our **primary survey**, Sri Lankan women believe that financially

**independent women are viewed with admiration (75%).**

(Refer Annexure 4: Wealth: C. Wealth Creation and Investment for survey responses)

→ **However most of those surveyed said that they have a moderate investment risk appetite.**

(Refer Annexure 4: Wealth: C. Wealth Creation and Investment for survey responses)

*Simplified government schemes and initiatives, along with clear dissemination of information can play a pivotal role in helping women entrepreneurs to excel and grow their business.*

### Access to Credit

Supported by the Asian Development Bank (ADB) and the Women Entrepreneurs Finance Initiative (We-Fi), the **SME Line of Credit Project** provides financial support, training, and business development services to women-led SMEs. The project aims to enhance women's access to finance and build their capacity to run successful businesses.<sup>174</sup>

Interestingly, small businesses contribute 52 percent of the country's GDP and provide a livelihood for nearly 2.25 million. While 80 percent of women have a bank account, only 17 percent have borrowed money.<sup>175</sup> Easy access to finance could thus be extremely beneficial to women.

68% of the business owners in the Sri Lanka **primary survey** confirmed that they have **access to formal credit for entrepreneurship goals**, although 40% did say that they face additional obstacles to access this credit in the form of more collateral, documentation, etc.

It is pertinent to note though, that 69% of the

<sup>174</sup> Asian Development Bank (ADB). "Women's Entrepreneurship in Sri Lanka." ADB, ADB PDF.

<sup>175</sup> Women Entrepreneurs Finance Initiative (We-Fi). "Creating an Enabling Business Environment for Women Entrepreneurs in Sri Lanka." We-Fi, We-Fi Project.



survey respondents said that they **do not rely on informal sources of credit**. This is highest amongst all the countries analysed.

*(Refer Annexure 4: Wealth: D. Access to Credit for survey responses)*

*These factors combined highlight a contrast between society's admiration for financially independent women, and the legal and social barriers that hinder their progress and participation in the workforce.*

*While the programmes offered by the government, including related to credit are limited, even these are not easily accessible. It is however a positive sign, that despite poor access and the economic crisis, very few survey respondents rely on informal sources of credit.*

## Welfare

### Legal Framework and Policies

#### Constitutional Provisions

The constitutional provisions promoting equality among genders include the following:

#### Article 12 (1)

Ensures all persons are equal before the law.

#### Article 12 (2)

Prohibits discrimination on various grounds, including sex.

#### Article 27 (6)

Directs the state to ensure gender equality in all aspects of national life.

Figure 5.6: Sri Lanka Constitutional Provisions

## Other Laws

Other special laws aimed at prohibiting different forms of violence against women that reflect the country's commitment to ensuring the well-being of and promoting empowerment of women are:

National Policy on Gender Equality and Women's Empowerment 2023

Prevention and Suppression of Human Trafficking Act 2012

Women's Charter 1993

National Human Rights Action Plan (NHRAP) 2017-2021

Penal Code Section 345 (Unwelcome sexual advances by words or action used by a person in authority, to a working place or any other place, shall constitute the offence of sexual harassment)

## Key Policies, Practices and Schemes

Key policies and programmes in Sri Lanka, promoting inclusive growth and economic empowerment of women are:

- 1. National Policy on Gender Equality and Women's Empowerment:** Provides a comprehensive framework for ensuring equal rights and opportunities for women.<sup>176</sup>
- 2. National Action Plan on Women, Peace, and Security (WPS):** Focuses on protecting and empowering women during conflicts and crises, improving economic opportunities through access to resources and support services.<sup>177</sup>

<sup>176</sup> National Policy on Gender Equality and Women's Empowerment. UNFPA Sri Lanka, 12 Mar. 2023, <https://srilanka.unfpa.org/en/publications/national-policy-gender-equality-and-womens-empowerment>.

<sup>177</sup> Sri Lanka Adopts First National Action Plan on Women, Peace and Security | United Nations in Sri Lanka. <https://srilanka.un.org/en/222596-sri-lanka-adopts-first-national-action-plan-women-peace-and-security>, <https://srilanka.un.org/en/222596-sri-lanka-adopts-first-national-action-plan-women-peace-and-security>.

**3. National Action Plan:** Reform outdated laws and policies to protect women and girls from gender-based violence and discrimination. This involves amending discriminatory provisions contained in personal laws where – for instance – a wife of a deceased man is excluded from property rights simply because they have no children. The persistence of such laws worsens inequalities and diminishes women's economic empowerment, especially in times of crisis. The plan also focuses to improve the livelihoods and wellbeing of women who have been displaced by conflict and disasters.<sup>178</sup>

→ According to the **primary survey** findings, **less than 1%** of the respondents have availed of any government policy/scheme that promotes a) entrepreneurship among women or b) female participation in the workforce. The low percentage of women utilising government schemes suggests a significant gap in awareness and / or outreach.

(Refer Annexure 4: Welfare: A. Government Policies - Q1 for survey responses)

Several measures have been taken by the Government of Sri Lanka to achieve gender parity, especially towards economic empowerment of women. These are backed by strong constitutional provisions and targeted policies. However, **as the primary survey and FGDs in Colombo** indicate, there are limited schemes promoting entrepreneurship and the few schemes that do exist are difficult to access due to various reasons including red tape and corruption.

### Infrastructure

Sexual harassment while using public transportation is the most prevalent form of violence against women in Sri Lanka. This is one of the main factors affecting women's participation in the labour force and women's mobility and little to no action is taken against perpetrators, either by victims themselves, bystanders, or authorities.<sup>179</sup>

→ According to the **primary survey** findings, **48%** of respondents said transport **facilities can help to facilitate employment of more women in the formal workforce.**<sup>180</sup>

(Refer Annexure 4: Welfare: B. Infrastructure - Q1 for survey responses)

### Women in Leadership Roles and Political Participation

According to the World Bank Enterprise Surveys for Sri Lanka, regardless of the sizes of the business, fewer women are employed in top managerial positions and less women participate in ownership compared with men.<sup>180</sup>

As mentioned earlier, Sri Lanka ranks at 106 (among 146 countries) in the political empowerment sub-index (of WEF's GGR 2023 rankings). According to Parline global data on national parliaments (January 2024)<sup>181</sup> also, **which shows very low** representation of women in the parliaments across 186 countries surveyed, Sri Lanka is at 178<sup>th</sup> position. These rankings suggest a significant gap in women's representation across the political spectrum.

<sup>178</sup> "Expert's Take: Six Ways Sri Lanka's National Action Plan on Women, Peace and Security Will Support Women during Crises." *UN Women – Asia-Pacific*, 8 June 2023, <https://asiapacific.unwomen.org/en/stories/experts-take/2023/06/six-ways-sri-lankas-national-action-plan>.

<sup>179</sup> UNFPA. "Sri Lanka National Policy for Gender Equality and Women's Empowerment." UNFPA, [UNFPA PDF](#)

<sup>180</sup> **Institute of Policy Studies of Sri Lanka (IPS)**. "Better Business Development Services Can Help Sri Lanka's Women Entrepreneurs Prosper." IPS, [IPS Article](#).

<sup>181</sup> Parline - global data on national parliaments <https://data.ipu.org/> The data is ranked after compilation by the Inter-Parliamentary Union on the basis of information provided by national parliaments. Parliaments are classified according to the percentage of seats held by women in lower or single parliamentary chambers. <https://data.ipu.org/women-ranking?month=1&year=2024>

**Only 25%** of all surveyed in Sri Lanka agree that women in political leadership have been effective in advocating women's needs. 50% said they have not been effective.

*(Refer Annexure 4: Welfare: C. Women in Leadership Roles - Q3 for survey responses)*

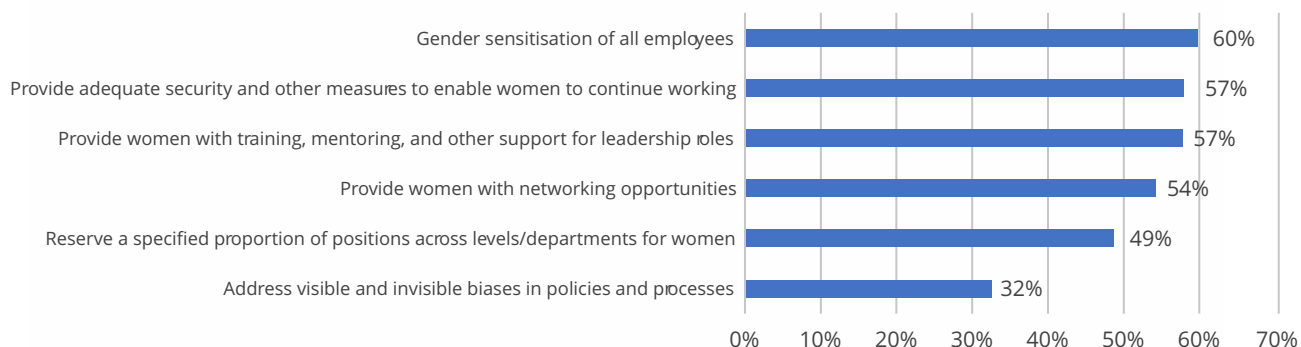
Interestingly only 36% of WIB and 47% WIE respondents concur that women in leadership positions in organisations or trade /industry associations have been able to advance women's cause and create a strong pipeline of women in the workforce.

*(Refer Annexure 4: Welfare: C. Women in Leadership Roles – BQ4 and EQ4 for survey responses)*

In the **FGDs conducted in Good Market, Colombo**, participants also said that membership of various trade/industry associations can be expensive, highlighting lack of equitable participation and representation of small business owners at such forums.

**Survey respondents** were also asked how women's representation can be increased in formal employment and decision-making roles (in the corporate sector and in politics). Gender sensitisation of all employees, adequate security etc. to enable women to continue working, training and mentoring and other support for leadership roles, and networking opportunities emerged as the key solutions.<sup>3</sup>

### How to Increase Women's Representation in Formal Employment and Decision-making Roles



*(Refer Annexure 4: Welfare: C. Women in Leadership Roles – Q2 for survey responses)*

*Despite progress in some areas, women in Sri Lanka continue to face considerable challenges in achieving equal representation in both the corporate and political spheres. Addressing these gaps is crucial for fostering gender equality and empowering women to contribute fully to the country's economic and political development.*



## Well-being

### *Unpaid Labour / Unpaid Work*

According to the **survey**, a majority of the primary household responsibilities are borne by the women of the household. These are mainly cooking, cleaning, childcare and elder care.<sup>182</sup>

*(Refer Annexure 4: Well-being: D. Unpaid Labour / Unpaid Work for survey responses)*

Women's unpaid care work in the domestic sphere is wholly unrecognized in Sri Lanka and is not valued socially and uncounted for monetarily. Unpaid care work includes caregiving, home management and contribution to family enterprises. This results in women who are not in the formal labour force being absent in national statistics on their contribution to development.<sup>182</sup> According to a survey conducted by the Department of Census and Statistics in 2017, 87.3 percent of women carried out the unpaid care and unpaid domestic work within a household (DCS, 2020).<sup>183</sup>

The burden of this unpaid labour continues to affect women's physical and mental health. According to studies women are more likely to experience stress and other mental health issues due to the dual pressures of unpaid care work and paid employment.<sup>184</sup>

Internationally, during the Covid-19 pandemic,

time spent on care and domestic work increased for both men and women, but the increase and intensity of this work was far greater for women. The risk of mental illness among women engaged in unpaid work can be expected to rise during the crisis with exposure to greater and more stressful workloads.<sup>185</sup>

The double burden of paid work with women increasingly seeking flexible working arrangements (like flexible hours, the work-from-home option, hybrid settings, etc.) along with unpaid home-related work could thus have a negative impact on mental health. Limited access to mental health resources and social support further complicates the issue thus impacting women's well-being. It is imperative therefore to attempt to shift the burden so that it is shared between family members proportionately, allowing women to pursue success in lucrative careers.

### *Emotional and Physical Well-being*

In the **primary survey**, the key factors cited as contributing to well-being include, a supportive home environment, access to facilities like gyms and safe walking spaces. Financial independence and leisure time were also considered important by about half the respondents.<sup>185</sup>

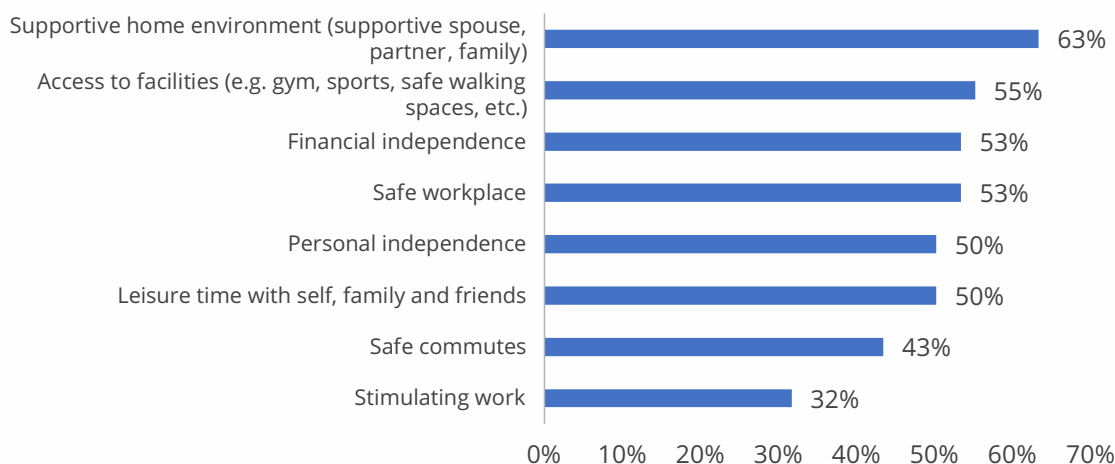
<sup>182</sup> UNFPA. "Sri Lanka National Policy for Gender Equality and Women's Empowerment." UNFPA, UNFPA PDF.f

<sup>183</sup> International Labour Organization (ILO). The Gender Pay Gap in Sri Lanka: A Statistical Review with Policy Implications

<sup>184</sup> BMJ. (2021). Women's health and gender inequalities during COVID-19. Retrieved from <https://www.bmj.com/content/374/bmj.n1972>.

<sup>185</sup> BMJ. (2021). Women's health and gender inequalities during COVID-19. Retrieved from <https://www.bmj.com/content/374/bmj.n1972>

### Contributors to Well-being



(Refer Annexure 4: Well-being: A. Physical Well-being for survey responses)

These findings only emphasise the importance of well-being in supporting participation of women in the workforce.

Sri Lanka's health system boasts a remarkable history of strong performance, consistently achieving impressive outcomes in maternal and child health, as well as infectious disease control, for over 50 years. These achievements are particularly noteworthy given the country's income level. Health financing indicators reveal that the system is both pro-poor and efficient, setting Sri Lanka apart from other low or middle-income countries. While many nations excel in two out of three areas—strong health outcomes, good financial protection, and low cost—Sri Lanka excels in all three, despite its classification as a lower-middle-income country.<sup>186</sup>



**Ms. Nayana Karunaratne (Business woman, Beautician and Educator in Sri Lanka)** during the in-person interview concurred that while Sri Lanka has a robust healthcare system, most women do not take care of

themselves and focus mainly on children and the family.



Interestingly, Sri Lanka is ranked first in "Health and Survival" in WEF's GGR report, however in the **primary survey** 43% respondents said that they do not have any sort of health insurance (the largest percentage among all countries); and only 13% among those surveyed said that they go for regular health check-ups.

(Refer Annexure 4: Well-being: A. Physical Well-being for survey responses)

#### Sexual Harassment at the Workplace

Several statutes in Sri Lanka cover the offence of sexual harassment at the workplace indirectly, yet cases of harassment have only increased. It is criminalised under Section 345 of the Penal Code (Amendment) Act No.22 1995, which

<sup>186</sup> World Bank. Sri Lanka: Achieving Pro-Poor Universal Health Coverage Without Health Financing Reforms. World Bank Group, 2018. <https://documents1.worldbank.org/curated/en/138941516179080537/pdf/Sri-Lanka-Achieving-pro-poor-universal-health-coverage-without-health-financing-reforms.pdf>.

clearly defines sexual harassment in the workplace to include words or actions used by a person in authority. The Penal Code requires victims to report cases of sexual harassment to the Police by way of a complaint. Such complaints are potentially followed by lengthy court proceedings, which require a high burden of proof. It is estimated that the average time taken to conclude a High Court proceeding to be 10.2 years from the date of the crime.<sup>187</sup>

A report published by the International Labour Organisation (ILO) in 2016, which uses Key Person Interviews (KPI's) of employers in the formal private sector and literature surveys of female employees in the formal and informal sector, found a significant lack of awareness about the seriousness of legal provisions on sexual harassment, especially in regional areas of Sri Lanka.

The primary survey reveals that a high number of **women have not experienced sexual harassment (79% of WIB) during business interactions.**

**Interestingly only 55% of the WIB surveyed said that their organisation provides** anti-sexual harassment policies which are adequately communicated to all employees. 50% of WIE said that their employers have anti-sexual harassment policies which are adequately communicated to all employees.

*(Refer Annexure 4: Well-being: C. Anti-sexual Harassment Policies for survey responses)*

## 5.4 Conclusion

### Heat Maps

Here we present an overview of our analysis of the secondary information and primary survey related to gender parity and economic empowerment of women in Sri Lanka, through heat maps, showing a comparison with Thailand which is the anchor country for this study.

The heat map is an invaluable tool as it provides a visual representation of our analysis. The significance of the colour codes in the heat map are described in *Chapter 2: Methodology and Approach*, of this report:

|        |   |
|--------|---|
| Rank 1 | Indicate high values or strong performance.                   |
| Rank 2 | Represent mid-range values or average performance.            |
| Rank 3 | Represent below average performance.                          |
| Rank 4 | Show low values or poor performance.                          |
|        | Though WB data says "No", literature/facts suggest otherwise. |
|        | Data not available.   |

Table 5.1: Heat Map Ranking Key

<sup>187</sup> Advocata Institute. "Addressing Gender-Related Issues in Sri Lanka." Advocata Institute, *Advocata Commentary*.

### Analysis of Secondary Data

The following heat map presents our analysis of key World Bank socio-economic indicators, categorised under the 4Ws.

| The 4Ws   | World Bank Indicators   | Rank*     |          | Link to Primary Survey   |
|---|---|-----------|----------|--|
|   |   | Sri Lanka | Thailand |  |
| <i>*Where numbers (%) are given, the rankings are relative to the number (%) of the other 3 countries. Refer overall heat map in Annexure 5</i> |   |           |          |  |
| <b>GENERIC</b>  | Firms with female participation in ownership (% of firms) <sup>188</sup>      |           | 64.40%   |  |
| <b>WORK</b>   | A woman can get job in the same way as men                                    |           |          | Entry Barriers: Visible and Invisible                            |
|   | A woman can register a business in the same way as a man                      |           |          | Entry Barriers: Visible and Invisible                            |
|   | A woman can sign a contract in the same way as a man                          |           |          | Entry Barriers: Visible and Invisible                            |
|   | A woman can work at night in the same way as a man                            |           |          | Entry Barriers: Visible and Invisible                            |
|   | A woman can work in a job deemed dangerous in the same way as a man           |           |          | Entry Barriers: Visible and Invisible                            |
|   | A woman can work in an industrial job in the same way as a man                |           |          | Entry Barriers: Visible and Invisible                            |
|   | Dismissal of pregnant workers is prohibited                                   |           |          | Maternity, Paternity, Adoption and Post Pregnancy Policies/Needs |
|   | Law mandates equal remuneration for females and males for work of equal value |           |          | Pay Gaps and Career Growth/ Development                          |
|   | Law prohibits discrimination in employment based on gender                    |           |          | Entry Barriers: Visible and Invisible                            |
|   | Paid leave is available to fathers  |           |          | Maternity, Paternity, Adoption and Post Pregnancy Policies/Needs |

<sup>188</sup>Firms with female participation in ownership are the percentage of firms with a woman among the principal owners.

| The 4Ws   | World Bank Indicators   | Rank*     |          | Link to Primary Survey   |
|---|---|-----------|----------|--|
|   |   | Sri Lanka | Thailand |  |
| <i>*Where numbers (%) are given, the rankings are relative to the number (%) of the other 3 countries. Refer overall heat map in Annexure 5</i> |   |           |          |  |
|   | Employers, female (% of female employment) <sup>189</sup>   | *0.50%    | *1.4%    | Working Arrangements   |
|   | There is paid parental leave  |           |          | Maternity, Paternity, Adoption and Post Pregnancy Policies/Needs |
| <b>WEALTH</b>   | A woman can be head of household in the same way as a man   |           |          | Financial Decisions  |
|   | A woman can open a bank account in the same way as a man  |           |          | Wealth   |
|   | Female and male surviving spouses have equal rights to inherit assets   |           |          | Wealth Creation and Investment                                   |
|   | Sons and daughters have equal rights to inherit assets from their parents                                     |           |          | Wealth Creation and Investment                                   |
|   | The law prohibits discrimination in access to credit based on gender  |           |          | Access to Credit   |
|   | Women and men have equal ownership rights to immovable property <sup>190</sup>                                |           |          | Wealth Creation and Investment                                   |
|   | Borrowed any money from a formal financial institution or using a mobile money account, female <sup>191</sup> | *21.20%   | 23.9%    | Access to Credit   |
|   | Borrowed to start/expand a farm or a business   | *6.50%    | *7.40%   | Wealth Creation and Investments<br>Access to Credit              |
| <b>WELFARE</b>  | Female share of employment in senior and middle management (%) <sup>192</sup>                                 | *26.10%   | *33.10%  | Women in Leadership Roles  |

<sup>189</sup> Employers are those workers who, working on their own account or with one or a few partners, hold the type of jobs defined as a "self-employment jobs" i.e. jobs where the remuneration is directly dependent upon the profits derived from the goods and services produced, and, in this capacity, have engaged, on a continuous basis, one or more persons to work for them as employee(s).

<sup>190</sup> The indicator measures whether no legal restriction related to property is applied to women or men based on gender (i.e. if legal restrictions on property ownership are applied based on gender, or if there are gender differences in the legal treatment of spousal property, such as granting the husband administrative control of marital property)

<sup>191</sup> The percentage of respondents who report borrowing any money from a bank or another type of financial institution, or using a credit card, or using a mobile money account in the past year, female (% age 15+)

<sup>192</sup> The proportion of females in total employment in senior and middle management.

| The 4Ws  | World Bank Indicators   | Rank*     |          | Link to Primary Survey   |
|--|---|-----------|----------|--|
|  |   | Sri Lanka | Thailand |  |
| *Where numbers (%) are given, the rankings are relative to the number (%) of the other 3 countries. Refer overall heat map in Annexure 5 |   |           |          |  |
|  | Firms with female top manager (% of firms) <sup>193</sup>     |           | 64.8%    | Women in Leadership Roles  |
|  | Share of directors (% of total directors) <sup>194</sup>      |           | 46.8%    | Women in Leadership Roles  |
|  | Proportion of seats held by women in national parliaments (%) | *5.30%    | *15.70%  | Women in Leadership Roles  |
|  | Proportion of women in ministerial level positions (%)        | *0%       | *5.3%    | Women in Leadership Roles  |
| <b>WORK WELL-BEING</b>   | Length of paid leave (calendar days)                          | *84       | *90      | Maternity, Paternity, Adoption and Post Pregnancy Policies/Needs |
| <b>WELL-BEING</b>  | There is legislation on sexual harassment in employment       |           |          | Anti-sexual Harassment Policies                                  |

Table 5.2: Secondary Data Heat Map - Sri Lanka

As the heat map shows out of 28 World Bank indicators analysed, Sri Lanka’s performance is mostly moderate and there are 9 indicators where it has performed in the “red zone” *primarily in leadership and political roles and parental/paternity leave.*

**Insights from Secondary Data**

- While there are no major barriers to entering the workforce in Sri Lanka, **women are restricted from working at night.**
- **Challenges in Accessing Formal Credit:** Sri Lankan law does not discriminate against women in accessing credit, however, it does not specifically prohibit it either.
- **Limited Representation in Political Leadership:** Women’s representation in Parliament and the proportion of women in ministerial level positions is very low.

<sup>193</sup> Share of female directors is the proportion of female directors of newly registered limited liability companies out of the total number of directors of newly registered limited liability companies in the economy in the calendar year.

<sup>194</sup> Share of female directors is the proportion of female directors of newly registered limited liability companies out of the total number of directors of newly registered limited liability companies in the economy in the calendar year.

### Primary Survey Analysis

Similarly, we evaluated the responses to the primary survey questions using the same methodology, through the following heat map.

| The 4Ws   | WIB/WIE     | Primary Survey Question Number  | Rank <sup>‡</sup> |          | Sub-section                                | Key  |
|---|-------------|---|-------------------|----------|--|--|
|   |             |   | Sri Lanka         | Thailand |  |  |
| ‡ The cells without %ages represent qualitative responses where numbers of responses are not relevant. Cells where %ages are provided represent the quantified responses to the question. The colour codes are explained above. |             |   |                   |          |  |  |
| WORK  | WIB         | What is the percentage of women employees in your organisation?<br><i>(Section C Q1)</i>  |                   |          | Working Arrangements                       | Rank 1: 75% and above<br>Rank 2: 50%-74%<br>Rank 3: 25% to 49%<br>Rank 4: Below 25%            |
|   | WIB and WIE | Is automation a threat or an opportunity for your career?<br><i>(Section D Q2)</i>  |                   |          | Training and Mentoring Opportunities       | Opportunity: Green<br>Threat: Red  |
|   | WIB         | Have you had to charge lower fee for a project or been denied a project/contract due to your gender?<br><i>(Section E Q1)</i>       | 21%               | 22%      | Pay Gaps and Career Growth and Development | % of yes<br>Rank 1: Below 25%<br>Rank 2: 25%-49%<br>Rank 3: 50% - 74%<br>Rank 4: 75% and above |
|   | WIE         | Have you ever been in a job where you were paid less than a male counterpart with the same qualifications?<br><i>(Section E Q1)</i> | 31%               | 47%      | Pay Gaps and Career Growth and Development | % of yes<br>Rank 1: Below 25%<br>Rank 2: 25%-49%<br>Rank 3: 50% - 74%<br>Rank 4: 75% and above |



| The 4Ws   | WIB/WIE | Primary Survey Question Number  | Rank <sup>‡</sup> |          | Sub-section                                | Key  |
|---|---------|---|-------------------|----------|--|--|
|   |         |   | Sri Lanka         | Thailand |  |  |
| ‡ The cells without %ages represent qualitative responses where numbers of responses are not relevant. Cells where %ages are provided represent the quantified responses to the question. The colour codes are explained above. |         |   |                   |          |  |  |
|   | WIE     | Have you ever felt that you were passed over or denied a promotion/raise in favour of an equally or less qualified male colleague?<br><i>(Section E Q2)</i> | 38%               | 53%      | Pay Gaps and Career Growth and Development | % of yes<br>Rank 1: Below 25%<br>Rank 2: 25%-49%<br>Rank 3: 50% - 74%<br>Rank 4: 75% and above                               |
|   | WIB     | Do you feel that networking, participation in conferences and trainings play a role in the growth of your business?<br><i>(Section F Q1)</i>                | 94%               | 90%      | Networking Skills and Opportunities        | % of yes<br>Rank 1: Below 25%<br>Rank 2: 25%-49%<br>Rank 3: 50% - 74%<br>Rank 4: 75% and above                               |
|   | WIB     | Are you a member of any trade or industry body/association?<br><i>(Section F Q2)</i>  | 32%               | 27%      | Networking Skills and Opportunities        | % of women in trade body associations<br>Rank 1: 75% and above<br>Rank 2: 50%-74%<br>Rank 3: 25% to 49%<br>Rank 4: Below 25% |
|   | WIB     | If yes, are your ideas and opinions dismissed /ignored at meetings of such bodies/ associations?<br><i>(Section F Q2)</i>                                   | 35%               | 55%      | Networking Skills and Opportunities        | % of yes<br>Rank 1: Below 25%<br>Rank 2: 25%-49%<br>Rank 3: 50% - 74%<br>Rank 4: 75% and above                               |

| The 4Ws   | WIB/WIE     | Primary Survey Question Number  | Rank <sup>‡</sup> |          | Sub-section   | Key   |
|---|-------------|---|-------------------|----------|---|---|
|   |             |   | Sri Lanka         | Thailand |   |   |
| ‡ The cells without %ages represent qualitative responses where numbers of responses are not relevant. Cells where %ages are provided represent the quantified responses to the question. The colour codes are explained above. |             |   |                   |          |   |   |
|   | WIE         | Does your company allow you participation in conferences, optional trainings, and other networking events?<br><i>(Section F Q1)</i> | 89%               | 93%      | Networking Skills and Opportunities                               | % of yes<br>Rank 1: 75% and above<br>Rank 2: 50%-74%<br>Rank 3: 25% to 49%<br>Rank 4: Below 25%                         |
|   | WIE         | If yes, do you attend such events? (You can choose more than one option)<br><i>(Section F Q1)</i>                                   | 74%               | 78%      | Networking Skills and Opportunities                               | % of women attending such events<br>Rank 1: 75% and above<br>Rank 2: 50%-74%<br>Rank 3: 25% to 49%<br>Rank 4: Below 25% |
|   | WIB and WIE | 'Childcare is the sole responsibility of a woman.' Do you agree with this statement?<br><i>(Section G Q3)</i>                       |                   |          | Maternity, Paternity, Adoption and Post Pregnancy Policies/ Needs | Rank 1: Strongly Disagree<br>Rank 2: Somewhat Disagree<br>Rank 3: Somewhat Agree<br>Rank 4: Strongly Agree              |
| <b>WEALTH</b>   | WIB and WIE | Have you ever received any guidance/ advice/ training in handling finances?<br><i>(Section A Q1)</i>                                | 54%               | 73%      | Financial Literacy  | % of yes<br>Rank 1: 75% and above<br>Rank 2: 50%-74%<br>Rank 3: 25% to 49%<br>Rank 4: Below 25%                         |
|   | WIB         | Do you have autonomy/control  | 91%               | 92%      | Financial Literacy  | % of yes<br>Rank 1: 75% and above<br>Rank 2: 50%-74%<br>Rank 3: 25% to  |

| The 4Ws   | WIB/WIE     | Primary Survey Question Number  | Rank <sup>‡</sup> |          | Sub-section                    | Key   |
|---|-------------|---|-------------------|----------|--------------------------------|---|
|   |             |   | Sri Lanka         | Thailand |                                |   |
| ‡ The cells without %ages represent qualitative responses where numbers of responses are not relevant. Cells where %ages are provided represent the quantified responses to the question. The colour codes are explained above. |             |   |                   |          |                                |   |
|   |             | over your earnings and/or wealth?<br>(Section A Q2)   |                   |          |                                | 49%<br>Rank 4: Below 25%  |
|   | WIE         | Do you have the confidence to manage your finances, make investment and expenditure decisions?<br>(Section A Q2)                      | 85%               | 79%      | Financial Literacy             | % of yes<br>Rank 1: 75% and above<br>Rank 2: 50%-74%<br>Rank 3: 25% to 49%<br>Rank 4: Below 25%             |
|   | WIB and WIE | How do you feel financially independent women are viewed by society?<br>(Section C Q1)  | 75%               | 93%      | Wealth Creation and Investment | % of with admiration<br>Rank 1: 75% and above<br>Rank 2: 50%-74%<br>Rank 3: 25% to 49%<br>Rank 4: Below 25% |
|   | WIB and WIE | Do you think working women accumulate less wealth over their life time, than working men of similar qualifications?<br>(Section C Q4) | 43%               | 46%      | Wealth Creation and Investment | % of yes<br>Rank 1: Below 25%<br>Rank 2: 25%-49%<br>Rank 3: 50% - 74%<br>Rank 4: 75% and above              |
|   | WIB         | Do you have access to formal credit for entrepreneurship goals?<br>(Section D Q1)   | 68%               | 67%      | Access to Credit               | % of yes<br>Rank 1: 75% and above<br>Rank 2: 50%-74%<br>Rank 3: 25% to 49%<br>Rank 4: Below 25%             |

| The 4Ws   | WIB/WIE | Primary Survey Question Number  | Rank <sup>‡</sup> |          | Sub-section         | Key   |
|---|---------|---|-------------------|----------|---------------------|---|
|   |         |   | Sri Lanka         | Thailand |                     |   |
| ‡ The cells without %ages represent qualitative responses where numbers of responses are not relevant. Cells where %ages are provided represent the quantified responses to the question. The colour codes are explained above. |         |   |                   |          |                     |   |
|   | WIB     | Have you availed of loan/ credit facilities?<br><i>(Section D Q2)</i>   | 47%               | 62%      | Access to Credit    | % of yes<br>Rank 1: 75% and above<br>Rank 2: 50%-74%<br>Rank 3: 25% to 49%<br>Rank 4: Below 25% |
|   | WIB     | In your experience, are the norms for obtaining credit stricter for women compared to men? (such as additional collateral, more documentation, higher interest rates, more guarantors)<br><i>(Section D Q3)</i> | 25%               | 43%      | Access to Credit    | % of yes<br>Rank 1: Below 25%<br>Rank 2: 25%-49%<br>Rank 3: 50% - 74%<br>Rank 4: 75% and above  |
|   | WIB     | Do you have to rely on informal sources of credit for business or other purposes?<br><i>(Section D Q4)</i>  | 15%               | 46%      | Access to Credit    | % of yes<br>Rank 1: Below 25%<br>Rank 2: 25%-49%<br>Rank 3: 50% - 74%<br>Rank 4: 75% and above  |
| <b>WELFARE</b>  | WIE     | Have you ever availed of any government policy/scheme that promotes female  | 0%                | 9%       | Government Policies | % of yes<br>Rank 1: 75% and above<br>Rank 2: 50%-74%<br>Rank 3: 25% to 49%<br>Rank 4: Below 25% |

| The 4Ws   | WIB/WIE     | Primary Survey Question Number   | Rank <sup>‡</sup> |          | Sub-section               | Key   |
|---|-------------|--|-------------------|----------|---------------------------|---|
|   |             |  | Sri Lanka         | Thailand |                           |   |
| ‡ The cells without %ages represent qualitative responses where numbers of responses are not relevant. Cells where %ages are provided represent the quantified responses to the question. The colour codes are explained above. |             |  |                   |          |                           |   |
|   |             | participation in the workforce?<br><i>(Section A Q1)</i>   |                   |          |                           |   |
|   | WIB         | Have you ever availed of any government policy/scheme that promotes entrepreneurship among women?<br><i>(Section A Q1)</i> | 0%                | 7%       | Government Policies       | % of yes<br>Rank 1: 75% and above<br>Rank 2: 50%-74%<br>Rank 3: 25% to 49%<br>Rank 4: Below 25% |
|   | WIB and WIE | Are there bottlenecks in welfare benefits reaching women?<br><i>(Section A Q2)</i>   | 44%               | 37%      | Government Policies       | % of yes<br>Rank 1: Below 25%<br>Rank 2: 25%-49%<br>Rank 3: 50% - 74%<br>Rank 4: 75% and above  |
|   | WIB and WIE | Do some women-centric government policies work against the interests of women in the workforce?<br><i>(Section A Q3)</i>   | 32%               | 32%      | Government Policies       | % of yes<br>Rank 1: Below 25%<br>Rank 2: 25%-49%<br>Rank 3: 50% - 74%<br>Rank 4: 75% and above  |
|   | WIB         | Women in leadership/decision making roles can help reduce gender bias/discrimination and break down traditional roles      | 66%               | 83%      | Women in Leadership Roles | % of yes<br>Rank 1: 75% and above<br>Rank 2: 50%-74%<br>Rank 3: 25% to 49%<br>Rank 4: Below 25% |

| The 4Ws   | WIB/WIE     | Primary Survey Question Number   | Rank <sup>‡</sup> |          | Sub-section               | Key   |
|---|-------------|--|-------------------|----------|---------------------------|---|
|   |             |  | Sri Lanka         | Thailand |                           |   |
| ‡ The cells without %ages represent qualitative responses where numbers of responses are not relevant. Cells where %ages are provided represent the quantified responses to the question. The colour codes are explained above. |             |  |                   |          |                           |   |
|   |             | and stereotypes.<br>Do you agree?<br><i>(Section C Q1)</i>   |                   |          |                           |   |
|   | WIE         | Have you experienced bias/discrimination at the workplace based on your gender?<br><i>(Section C Q1)</i>   | 44%               | 43%      | Women in Leadership Roles | % of yes<br>Rank 1: Below 25%<br>Rank 2: 25%-49%<br>Rank 3: 50% - 74%<br>Rank 4: 75% and above  |
|   | WIB and WIE | Have women in political leadership been effective in advocating women's needs?<br><i>(Section C Q4)</i>  | 25%               | 77%      | Women in Leadership Roles | % of yes<br>Rank 1: 75% and above<br>Rank 2: 50%-74%<br>Rank 3: 25% to 49%<br>Rank 4: Below 25% |
|   | WIB and WIE | Have women in leadership positions in organisations or trade / industry associations been able to advance women's cause and create a strong pipeline of women in the workforce?<br><i>(Section A Q3)</i> | 44%               | 80%      | Women in Leadership Roles | % of yes<br>Rank 1: 75% and above<br>Rank 2: 50%-74%<br>Rank 3: 25% to 49%<br>Rank 4: Below 25% |
| <b>WELL-BEING</b>   | WIB and WIE | Do you go for regular health check-ups?  | 13%               | 73%      | Physical Well-being       | % of yes<br>Rank 1: 75% and above<br>Rank 2: 50%-74%<br>Rank 3: 25% to                          |

| The 4Ws   | WIB/WIE     | Primary Survey Question Number   | Rank <sup>‡</sup> |          | Sub-section          | Key   |
|---|-------------|--|-------------------|----------|----------------------|---|
|   |             |  | Sri Lanka         | Thailand |                      |   |
| ‡ The cells without %ages represent qualitative responses where numbers of responses are not relevant. Cells where %ages are provided represent the quantified responses to the question. The colour codes are explained above. |             |  |                   |          |                      |   |
|   |             | (Section A Q3- WIB)<br>(Section A Q4- WIE)   |                   |          |                      | 49%<br>Rank 4: Below 25%  |
|   | WIE         | Do you have health insurance?<br>(Section A Q3)  | 57%               | 83%      | Physical Well-being  | % of yes<br>Rank 1: 75% and above<br>Rank 2: 50%-74%<br>Rank 3: 25% to 49%<br>Rank 4: Below 25% |
|   | WIB and WIE | Does your organisation have a grievance redress policy that covers safety and security of women?<br>(Section A Q4- WIB)<br>(Section A Q5- WIE) | 27%               | 63%      | Physical Well-being  | % of yes<br>Rank 1: 75% and above<br>Rank 2: 50%-74%<br>Rank 3: 25% to 49%<br>Rank 4: Below 25% |
|   | WIB and WIE | Are your work hours too long for you to focus on your personal well-being?<br>(Section B Q1)   | 48%               | 45%      | Emotional Well-being | % of yes<br>Rank 1: Below 25%<br>Rank 2: 25%-49%<br>Rank 3: 50% - 74%<br>Rank 4: 75% and above  |
|   | WIB and WIE | Are there adequate support systems and resources (e.g. mental health/ wellness programmes, counselling, etc.) for managing work-life           | 32%               | 54%      | Emotional Well-being | % of yes<br>Rank 1: 75% and above<br>Rank 2: 50%-74%<br>Rank 3: 25% to 49%<br>Rank 4: Below 25% |



| The 4Ws   | WIB/WIE     | Primary Survey Question Number  | Rank <sup>‡</sup> |          | Sub-section                     | Key   |
|---|-------------|---|-------------------|----------|---------------------------------|---|
|   |             |   | Sri Lanka         | Thailand |                                 |   |
| ‡ The cells without %ages represent qualitative responses where numbers of responses are not relevant. Cells where %ages are provided represent the quantified responses to the question. The colour codes are explained above. |             |   |                   |          |                                 |   |
|   |             | balance and avoiding burnout?<br><i>(Section B Q1)</i>  |                   |          |                                 |   |
|   | WIB and WIE | Have you ever faced any backlash/criticism for prioritizing your career over family responsibilities?<br><i>(Section B Q2)</i>            | 43%               | 41%      | Emotional Well-being            | % of yes<br>Rank 1: Below 25%<br>Rank 2: 25%-49%<br>Rank 3: 50% - 74%<br>Rank 4: 75% and above  |
|   | WIB         | As a woman business owner, have you ever experienced any form of sexual harassment during business interactions?<br><i>(Section C Q1)</i> | 9%                | 23%      | Anti-sexual Harassment Policies | % of yes<br>Rank 1: Below 25%<br>Rank 2: 25%-49%<br>Rank 3: 50% - 74%<br>Rank 4: 75% and above  |
|   | WIB         | Does your organisation have an anti-sexual harassment policy that is adequately communicated to all employees?<br><i>(Section C Q2)</i>   | 55%               | 65%      | Anti-sexual Harassment Policies | % of yes<br>Rank 1: 75% and above<br>Rank 2: 50%-74%<br>Rank 3: 25% to 49%<br>Rank 4: Below 25% |
|   | WIE         | Is your organization's anti-sexual harassment policy adequately   | 50%               | 70%      | Anti-sexual Harassment Policies | % of yes<br>Rank 1: 75% and above<br>Rank 2: 50%-74%<br>Rank 3: 25% to 49%                      |

| The 4Ws   | WIB/WIE     | Primary Survey Question Number  | Rank <sup>‡</sup> |          | Sub-section                     | Key   |
|---|-------------|---|-------------------|----------|---------------------------------|---|
|   |             |   | Sri Lanka         | Thailand |                                 |   |
| ‡ The cells without %ages represent qualitative responses where numbers of responses are not relevant. Cells where %ages are provided represent the quantified responses to the question. The colour codes are explained above. |             |   |                   |          |                                 |   |
|   |             | communicated to all the employees?<br>(Section C Q1)  |                   |          |                                 | Rank 4: Below 25%   |
|   | WIB and WIE | Does your organisation provide resources or support for employees who have experienced sexual harassment, such as counselling services?<br>(Section C Q2) | 39%               | 55%      | Anti-sexual Harassment Policies | % of yes<br>Rank 1: 75% and above<br>Rank 2: 50%-74%<br>Rank 3: 25% to 49%<br>Rank 4: Below 25% |

Table 5.3: Primary Survey Heat Map - Sri Lanka

### Insights from Primary Survey

- **Gender-based Pay Gaps:** The survey highlights the prevalence of gender-based pay and promotion disparities.
- Despite high levels of financial autonomy expressed by all survey respondents, **access to formal credit for business needs is relatively low. Reliance on informal sources of credit however, is also low,** which is a positive sign, as informal sources are usually usurious and punitive which is detrimental to the interests of borrowers.
- **Limited Access to Government Policies and Welfare Benefits:** Less than 1% of women surveyed have availed of any government schemes that promotes a) entrepreneurship among women or b) female participation in the workforce. This indicates lack of awareness and poor dissemination of information on the few policies that are available to women.
- **Healthcare Access:** Even though Sri Lanka ranks 1 in WEF-GGR 'Health and Survival' sub-index, most women do not go for regular health check-ups or do not have health insurance.
- **Sexual Harassment at the Workplace:** Though very few reported personally experiencing sexual harassment, only around 50% said that anti-sexual harassment policies exist or that they are adequately communicated to all employees.
- **Work-life Balance:** Long work hours affect well-being. However, women reported that they have access to adequate support systems and resources for managing work-life balance.

### Comparative Analysis of Heat Maps

The findings of both the heat maps are summarised below:

| World Bank Indicators |                   | Primary Survey Indicators |                   |
|-----------------------|-------------------|---------------------------|-------------------|
| Rank                  | No. of indicators | Rank                      | No. of indicators |
| Rank 1                | 12                | Rank 1                    | 11                |
| Rank 2                | 3                 | Rank 2                    | 16                |
| Rank 3                | 0                 | Rank 3                    | 6                 |
| Rank 4                | 9                 | Rank 4                    | 5                 |
| <b>Total</b>          | <b>24</b>         | <b>Total</b>              | <b>38</b>         |

Table 5.4: Comparative Analysis of Heat Maps - Sri Lanka

The World Bank indicators represent the legislative framework in place for women in the country. The primary survey however is:

- a. more nuanced;
- b. based on a small sample and therefore has a more focused outreach;
- c. based on the actual experiences of women in business and employment in the formal workforce.

As a result, there are more indicators evaluated in the primary survey. The difference in number of indicators in each rank thus suggests that while some strong policies are in place, action on those policies needs to be more robust and effective.

## Key Takeaways

### COUNTRY BRIEF

**Education and Female Labour Force Participation:** Sri Lanka's impressive literacy rate (93% and 97% youth literacy) is the long-term outcome of its education policies and compulsory schooling mandates enshrined in the Constitution of Sri Lanka. Despite these triumphs, the FLFP rate remains low (at 32%) compared with the MLFP rate (of 72%).

**Economic crises** and other extraneous factors like the Easter Sunday attacks and the COVID-19 pandemic have further widened the gaps in labour force participation. Women, particularly those in the informal sector such as agriculture and MSMEs, find themselves increasingly vulnerable to exploitation and abuse during such crises. The lack of robust economic and social safety nets to protect and uplift women during economic downturns was one of the challenges faced by women in sustaining themselves in the workforce.

**Women, Business and Law Index:** According to the World Bank's 2024 report, Sri Lanka scores low (45 out of 100) in the Legal Frameworks under Women, Business, and the Law Index 2.0, highlighting legal and regulatory barriers that prevent women's economic participation. Legal reforms are therefore essential for fostering a more equitable economic landscape.

**WEF GGR Report:** Sri Lanka is ranked 122 out of 146 countries in 2024 falling seven positions from the previous report. Despite its #1 position in the 'Health and Survival' sub-index, many women do not go for regular health check-ups or lack health insurance. Improving access to healthcare and encouraging regular medical check-ups are critical for improving women's health and well-being.

### WORK

- ▶ **Entry Barriers:** Insights from the primary survey reveals underlying issues in entering and staying in the workforce. Women often face intrusive and personal questions in the recruitment process.
- ▶ **Up-skilling and Re-skilling** are crucial to stay relevant in the workforce. Various studies and anecdotal evidence suggest that women face peculiar hurdles due to social and related constraints, primarily, juggling professional responsibilities with family commitments, that impact upskilling/re-skilling.
- ▶ **Promotions and Pay Gaps: Gender-based pay and promotion gaps are widespread in Sri Lanka**, especially in the private sector. In public sector jobs pay discrimination is absent, as revealed from in-person interviews, since pay scales based on grades are defined and salary is based on designation and grade, however the existence of gender discrimination in other organisations could not be ruled out.
- ▶ **Maternity and Paternity Policies:** Most "family responsibilities" fall on women of the household, holding them back in their careers. The absence of a paternity leave policy is a critical challenge that women face. Strengthening these policies, extending paid paternity leave, institutionalising the care system and enhancing protections for women in the formal and informal sectors are crucial steps towards achieving gender equality in Sri Lanka's workforce and creating a supportive environment for working parents.



## WEALTH

- ▶ **Low Financial Literacy:** Economic decision-making and personal financial management are impacted by financial literacy levels, which are low in Sri Lanka. The need for integrating formal comprehensive financial literacy training into high school and college curricula in general, but also specifically for women/girls, was a recurring suggestion during in-person interviews.
- ▶ **Access to Credit:** While there are limited credit policies for entrepreneurs, even these are not easily accessible. However, as indicated by the primary survey, it is a positive sign that very few women rely on informal sources of credit.



## WELFARE

- ▶ **Lack of Government Initiatives and Policies:** Despite some government schemes aimed at promoting female entrepreneurship (including access to credit and workforce participation), less than 1% women have availed of these schemes. The complex nature of such schemes and poor communication are key factors contributing to their underutilisation according to the primary survey. These programmes therefore need streamlining and simplification, as well as effective dissemination to ensure that more women benefit from them.
- ▶ **Safety and Mobility:** Safety concerns also play a major role in women's participation in the workforce. Sexual harassment on public transportation is a pervasive issue in Sri Lanka, significantly affecting their mobility as well. Effective safety measures and infrastructure improvements are essential for fostering a safe environment for women.
- ▶ **Representation in Political Leadership:** Women's representation in leadership roles is often considered vital to achieving gender parity. In political leadership in Sri Lanka though, it remains notably low. Interestingly, about half of those surveyed said that women in political leadership have not been effective in advocating women's needs.
- ▶ **Lack of Representation in Senior Roles:** Women are under-represented in managerial positions despite higher education levels and the presence in mid- to high-skilled jobs. Lower likelihood of employment in managerial and supervisory roles can result from barriers to female promotion and a glass ceiling in the labour market.



## WELL-BEING

- ▶ **Unpaid Care Work:** In Sri Lanka, women's unpaid care work, including caregiving, home management and contributions to family enterprises, which fall on the shoulders of women, is unrecognized and undervalued both socially and monetarily. According to a survey conducted by the Department of Census and Statistics in 2017, it was found that 87.3 percent of women carried out unpaid care and unpaid domestic work within a household.
- **Sexual Harassment at the Workplace:** Sexual harassment at the workplace is criminalized under Section 345 of the Penal Code (Amendment) Act No. 22 of 1995. However, implementation of the law appears ineffective, reflected in the rise in cases of sexual harassment.



*Sri Lanka has performed well in indicators related to education and health. However, the female labour force participation rate remains low due to legislative barriers, unpaid care responsibilities, gender-based discrimination and lack of government support in terms of schemes and initiatives aimed at improving the participation rate. This gap has further widened due to various economic crises that have hit the country in recent years. Strengthening policies to support women's participation in the workforce and addressing legislative barriers, as well as effective communication of existing schemes and programmes promoting women in business and employment, and improving infrastructure support related to caregiving and mobility are crucial for achieving gender parity. These changes will unlock women's full economic potential and contribute significantly to the country's development.*

## 5.5 What can Sri Lanka do?

Based on the analysis and conclusions drawn from our research the government of Sri Lanka (and corporates where applicable) would do well to consider the following recommendations for enhancing workforce participation of women in the formal sector.

### WORK

- ▶ **Removing entry barriers** that prohibit women from working at night and in certain industrial sectors and introducing legislation that explicitly prohibits discrimination in employment based on gender.
- ▶ **Equal remuneration law** that explicitly seeks equal remuneration for all for work of equal value, irrespective of gender.
- ▶ **Affordable and monitored day care facilities** by government and corporates.

### WEALTH

- ▶ **More entrepreneurship initiatives** incentivising women in business, providing subsidies for rent, capital equipment and certifications, and explicitly prohibiting by law discrimination in access to credit based on gender.
- ▶ **Policies that support local manufacturers** and production, by making them competitive and attractive.

### WELFARE

- ▶ **Building trust in government** policies for women's economic empowerment.
- ▶ **Infrastructure and sexual harassment:** providing greater security in public transport to prevent sexual harassment, the most prevalent form of violence against women in Sri Lanka.

### WELL-BEING

- ▶ **Comprehensive national awareness campaigns**, to educate women on the importance of regular health check-ups and preventive care.

Figure 5.7: Summary of Policy Recommendations - Sri Lanka

## Work

### Government

#### Removing Entry Barriers

While women in Sri Lanka can in general sign a contract, get a job and register a business in the same way as a man, there are certain barriers to their access to work. Legislation prohibits them from working at night and in certain industrial sectors like mines and some factories. While these protective policies are mostly in place to ensure safety, it might also limit their career opportunities.

Removing these restrictions could boost women's participation in the economy, increase productivity and lead to greater gender equality and will also be in line with the International Labour Organisations (ILO) recommendations which suggest that job restrictions should be limited to maternity protection and not be based on assumptions regarding women's capacity or role in society.

There is also no legislation that explicitly prohibits discrimination in employment based on gender. Legally prohibiting such discrimination can act as a protection for women and ensure job security.

### **Equal Remuneration Law**

Sri Lanka scores very low in the Pay indicator of WBL 2024 Index 2.0, which examines laws and regulations affecting occupational segregation and the gender wage gap. Sri Lankan law does not mandate equal remuneration for work of equal value. It is one of the countries that are yet to fully align with ILO's Equal Remuneration Convention which provides a framework for equal pay for equal value, despite having ratified in 1993.

Most women surveyed in Sri Lanka **did not face** differences in pay compared to their male counterparts with the same qualifications. No such discrimination exists in the public sector though (according to in-person interviews and FGDs conducted in Sri Lanka) due to pre-defined pay scales based on grades. However, those who did report a prevalence of a pay gap cited gender discrimination as a key reason for this, as well as lack of transparency in salary structures.

These findings are corroborated by a statistical review by ILO which says that there is a 27% gap in female hourly wages compared with wages earned by men.

In addition to eliminating legal restrictions on women's employment, legislation explicitly seeking equal remuneration for all for work of equal value, irrespective of gender could reduce the gender pay gaps, which remain a pressing issue in both the formal and informal sectors. Strong monitoring mechanisms should also be put in place to ensure compliance.

### **Affordable and Monitored Day Care Facilities by Government and Corporates**

The law in Sri Lanka mandates that employers with more than a prescribed number of female employees must support childcare, but the specific threshold is not defined, leaving no enforceable obligation for employers. There is

also no separate legislation or incentive for employer-provided childcare, and while regulations govern the quality of private childcare services, there are no penalties for non-compliance.

Lack of such penal provisions and monitoring prevent women from utilising even available facilities, as emerged from the FGD in Colombo.

The government and corporates should collaborate to establish high-quality childcare centres that are accessible and affordable for all families (female and male employees). The facilities should adhere to stringent safety and quality standards, that are regularly monitored to ensure compliance with standards and give confidence to parents about the safety of their children during the hours spent at such facilities. Offering reliable childcare solutions to parents irrespective of gender can be an enabler for greater participation of women in the workforce.

## **Wealth**

### *Government*

#### **Entrepreneurship Initiatives and Access to Credit**

The government of Sri Lanka has only a few initiatives aimed at promoting entrepreneurship among women. Less than 1% of those surveyed availed of any such government schemes.

Information asymmetry, complexity of schemes, lack of support systems and infrastructure, lack of access to credit, and corruption and red tape are major impediments to availing any benefits even for the existing policies.

Also, while the law does not discriminate between women and men in accessing credit, it does not explicitly prohibit such discrimination either.



Removing these bottlenecks are therefore necessary. Some of the recommendations made by business owners in Sri Lanka include:

- ✓ Government introducing more programmes incentivising women in business, including programmes like StartUp India.
- ✓ Subsidies for rent, capital equipment and certifications.
- ✓ Greater outreach and simplification of schemes which could reduce corruption and red tape as well as significantly aid women entrepreneurs in sustaining and growing their businesses.
- ✓ In addition legislation must be introduced to explicitly prohibit discrimination in access to credit based on gender.

These measures could result in increasing the number of women-owned and run business.

### ***Policies Supporting Local Manufacturers***

Many consumers in Sri Lanka prefer international products over those made by local entrepreneurs, thus undermining their confidence and competitiveness in the market.

The government may consider implementing policies that support local manufacturers and production, by making them competitive and attractive, such as taxes on international products or tax incentives for choosing local products, which can significantly boost the confidence of local entrepreneurs.

## **Welfare**

### *Government*

### ***Building Trust in Government Policies for Women's Economic Empowerment***

Sri Lanka, currently grappling with an economic crisis, faces a significant challenge as its people have little to no faith in the government and its

policies. This was a recurring sentiment during the focussed group discussions (FGDs) and primary survey findings.

Transparency, accountability, consistent communication and active engagement with stakeholders are confidence building measures that will ensure the effective implementation and success of initiatives aimed at boosting the economy in general and women's economic empowerment specifically.

The government would need to demonstrate a genuine commitment to gender equality. Involving women in the policy-making process can also contribute to building trust and confidence that is currently absent.

### ***Infrastructure and Sexual Harassment***

Efficient transport facilities can facilitate employment of more women in the formal workforce. However, sexual harassment while using public transportation is the most prevalent form of violence against women in Sri Lanka, even though it is criminalised. It prevents women from entering and continuing in the workforce.

Sexual harassment at the workplace is also criminalised in Sri Lanka, with criminal/civil penalties for sexual harassment at the workplace. However ineffective implementation, lengthy court proceedings and a significant lack of awareness about the seriousness of legal provisions on sexual harassment, especially in regional areas have only led to more cases.

Steps thus need to be taken to ensure greater security in public transport. These could include public announcements at bus/train terminals on the consequences of sexual harassment, greater vigilance through infrastructure in the form of CCTVs, lighting, etc., the presence of female marshals in buses/trains; easy access to public transport facilities.

## Well-being

### *Government*

Sri Lanka has a robust healthcare system which is evident from their #1 rank in the WEF's Global Gender Gap Report (2024). Despite this, most women do not take care of themselves and focus mainly on children and the family.

Comprehensive national awareness campaigns are therefore required, to educate women on the importance of regular health check-ups and preventive care. Multimedia platforms, including TV, radio, social media and community

workshops should be used to reach women in urban and rural areas. Collaborating with community leaders and healthcare professionals will also help in the effective dissemination of information on timely and regular healthcare.

Corporates can play a vital role by offering employees health and wellness programs (including free health insurance) and especially encourage women employees to use such facilities. Regular on-site health screenings and consultations can also be included in the health benefits offered.

# Chapter 6

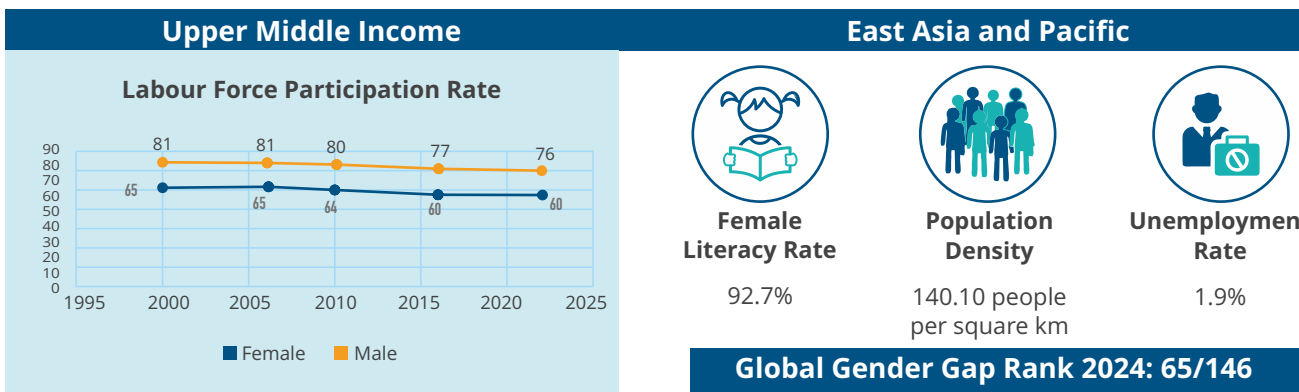
## Country Analysis – Thailand

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# Country Analysis – Thailand

## 6.1 Overview



### Women Business and Law 2.0 Indicators 2024



### Analysis of Performance in World Bank and Primary Survey Indicators<sup>195</sup>

| Indicator Reference              | Work | Wealth | Welfare | Well-being |
|----------------------------------|------|--------|---------|------------|
| <b>World Bank Indicators</b>     |      |        |         |            |
| Total                            | 12   | 8      | 5       | 2          |
| Rank 1                           | 9    | 7      | 3       | 1          |
| Rank 2                           | 0    | 0      | 1       | 0          |
| Rank 3                           | 0    | 0      | 1       | 1          |
| Rank 4                           | 3    | 1      | 0       | 0          |
| <b>Primary Survey Indicators</b> |      |        |         |            |
| Total                            | 11   | 10     | 7       | 10         |
| Rank 1                           | 6    | 4      | 3       | 2          |
| Rank 2                           | 1    | 5      | 3       | 8          |
| Rank 3                           | 4    | 0      | 0       | 0          |
| Rank 4                           | 0    | 1      | 1       | 0          |

<sup>195</sup> Rank 1 indicate high values or strong performance; Rank 2 represent mid-range values or average performance; Rank 3 represent below average performance; Rank 4 show low performance or poor performance.

**Key Takeaways from**  
 Triangulation of  
*Primary Survey, Secondary Data, In-person Interviews and FGDs*



### COUNTRY BRIEF

▶ **FLFP:** The FLFP rate is 60% as compared to 76% MLFP rate.



### WORK

- ▶ **Entry Barriers:** Section 38 and Section 39 of the **Labour Protection Act** restrict women from taking up some jobs under certain hazardous conditions.
- ▶ **Automation:** The value of Thailand's digital services sector expanded by 37%, but the number of digital workers only rose by 26%.
- ▶ **Pay Gaps:** The gender based pay gap (2020) was 11% and consequently, women's earnings were 89.1 cents for every dollar earned by men.



### WEALTH

- ▶ **Entrepreneurship Initiatives:** There are many policies in place to support entrepreneurship, however most are gender neutral.
- ▶ 67% of women entrepreneurs surveyed have **access to formal credit**, though many said that face more obstacles compared to men. However, 46% also said that they have **relied on informal sources of credit** for business/other purposes.



### WELFARE

- ▶ **Government schemes** encouraging female workforce participation are few, and very few women have availed of them due to complexity, poor information dissemination.
- ▶ **Under-representation in political and organisational leadership roles.**



### WELL-BEING

- ▶ **Unpaid Care Work:** Women dedicate 3.2 times more time to unpaid domestic and care work compared to men.
- ▶ **Universal Health Care:** Under this scheme healthcare is free for all.

### Recommendations

A summary of recommendations applicable to Thailand specifically is presented below. Recommendations common to all countries are included in the **Section "Actionable Policy Solutions Across Countries."**

## WORK

- ▶ **Removing entry barriers** that prevent women from working in certain industries and jobs and restrictions on **pregnant women** working under certain conditions.
- ▶ Developing **the care economy as a potential avenue** for employment generation given the growing aging population in Thailand.
- ▶ **Publishing sex-disaggregated data** on employment which will help in the drafting of policies focussed on increasing the participation of women in the formal workforce.
- ▶ Ensuring **pay gaps** do not widen through monitoring mechanisms.
- ▶ **Extending the public transport system network** and making it more affordable in rural and sub-urban regions to facilitate to up-skilling/re-skilling since mobility was a key issue cited for the inability to up-skill/re-skill.



## WEALTH

- ▶ Legislation explicitly **prohibiting discrimination in access to credit based on gender**.



## WELFARE

- ▶ Improving **women's participation in political leadership** and decision making roles.



## WELL-BEING

- ▶ Stronger **laws on sexual harassment** removing all ambiguities related to definitions, operation and penalties.
- ▶ **Mental health awareness** to de-stigmatise mental health issues and encourage open conversations about mental well-being.



## 6.2 Introduction to Thailand

Thailand society exhibits both patriarchal and matriarchal characteristics, particularly in family dynamics and economic contributions by women. The oldest male in the family typically holds the position of authority, making critical decisions and overseeing family affairs. This male dominance extends to social, economic, and political spheres.<sup>196</sup>

It is one of the few places in the world where there is a near **absence** of division of labour. Women do much of the same work as men, even ploughing the fields. Men help with cooking, cleaning the house, washing clothes and taking care of babies. In many urban households, both parents work and children are left unattended.

In many rural households, parents have to travel to find work and again children are left unattended. In many families, the child-rearing duties are left primarily to grandparents.<sup>197</sup>

A married couple may reside for a time with the wife's family, but their ideal residence is an independent nuclear household. In extended families, the strong matrilineal ties generally entail men moving into the wife's family. Well-known exceptions to this custom exist, especially among the ethnic Chinese in Thailand. Despite such a matrilineal pattern of postnuptial residence, authority is passed down through the men in the family, and the son-in-law eventually becomes the head of the household.<sup>198</sup>

<sup>196</sup> "Cultural Atlas. Thai Culture - Family." Cultural Atlas. Accessed June 17, 2024. <https://culturalatlas.sbs.com.au/thai-culture/thai-culture-family>

<sup>197</sup> Thailand - Gender Roles and Family. Facts and Details. Accessed June 17, 2024. [https://factsanddetails.com/southeast-asia/Thailand/sub5\\_8c/entry-3222.html](https://factsanddetails.com/southeast-asia/Thailand/sub5_8c/entry-3222.html)

<sup>198</sup> Thailand - Gender Roles and Family. Facts and Details. Accessed June 17, 2024. [https://factsanddetails.com/southeast-asia/Thailand/sub5\\_8c/entry-3222.html](https://factsanddetails.com/southeast-asia/Thailand/sub5_8c/entry-3222.html)

Despite the shared responsibilities and significant contributions of women in both urban and rural households, gender-based occupational restrictions still exist. These limitations are embedded in the legal framework, which continues to hinder complete gender equality in the labour force. Under Section 38 of Thailand's Labour Protection Act B.E 2541 (1998), females are prohibited, under prescribed circumstances from engaging in certain kinds of work, such as in coal mines, construction, production or transportation of inflammable materials.<sup>199</sup>

There is a looming challenge in the Thai economy though, on account of an increase the proportion of the aging population - it is projected that over 20% of the population will be aged over 60 by 2025. This demographic shift implies a potential labour shortage for the economy, leading to heightened demand, particularly in the care economy.<sup>200</sup>



It is pertinent to note here, the reported unemployment rate is around 1% in Thailand, because the definition of work is very broad, and as a result, those who do not work at all end up being a very small number. It accounts for people who have any kind of job, irrespective of its quality, pay or sustainability.

*~ Ms. Boonwara Sumano Chenphuengpaw, Senior Fellow, Thailand Development Research Institute-TDRI*



Thailand's rank in WEF's Global Gender Gap Report (GGR) has been steadily improving, from 79 in 2022 to 74 in 2023<sup>201</sup> and 65 in 2024 (out of 146 countries). The improvement in 2024 can be mainly attributed to gains in the economic empowerment and opportunity, and political empowerment sub-indices, though its rank in the education attainment sub-index has fallen by more than 30 positions from 61 to 95.



This relatively better performance (compared to the other countries in the study) is attributed to (among other things), the foundation of the law itself, where the constitution ensures equal rights for women, men and vulnerable sections, and the Gender Equality Act (2015), which promotes the rights of women, criminalises domestic violence and marital rape and also mandates gender responsive budgeting through gender equality funds which will be used towards the activities promoting women's empowerment.

*~ Ms. Supapim Wannopas, Thailand Programme Manager, WE RISE Together, Women's Economic Empowerment, UN Women, Thailand*



<sup>199</sup> Saengchai, S. "Gender Equality and Occupational Restrictions in Thailand." International Journal of Innovation, Creativity and Change, vol. 12, no. 11, 2020, pp. 351-365. Accessed June 17, 2024. [https://www.ijicc.net/images/vol12/iss11/121135\\_Saengchai\\_2020\\_E\\_R.pdf](https://www.ijicc.net/images/vol12/iss11/121135_Saengchai_2020_E_R.pdf)

<sup>200</sup> Kosaikanont, Romyen Gender and the future of work in Thailand <https://library.fes.de/pdf-files/bueros/thailand/15747.pdf>

<sup>201</sup> WEF GGR 2023



### Overall Ranking: 65/146

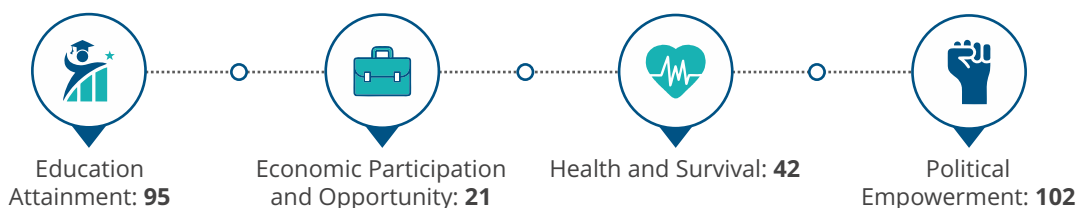


Figure 6.1: World Economic Forum: Global Gender Gap Report 2024 - Thailand Rankings

The WBL 2.0<sup>202</sup> legal frameworks score for Thailand (60.0 out of 100.0) is lower than the global average (64.2) and higher than the East Asia and Pacific regional average (57.8). With regard to laws affecting women's property and inheritance, Thailand has a perfect score (100.0 out of 100.0).<sup>203</sup>



Figure 6.2: Women, Business and the Law 2024 - Scores (Thailand)

Thailand has the lowest legal framework scores under the 'Safety' indicator. To improve on this indicator, the report suggests that Thailand may consider introducing legislation on femicide, adopting comprehensive legislation on sexual harassment and introducing legislation on child marriage. To improve on the Pay indicator, Thailand may consider putting in place pay transparency measures or enforcement mechanisms to address the gender pay gap and publishing sex-disaggregated data on employment in different industries or sectors at least on an annual basis.<sup>204</sup>

<sup>202</sup> Women, Business and Law 2024: Women, Business and the Law 2024 (WBL 2024) identifies barriers for women's economic empowerment in three areas: women's legal rights, policy instruments designed to support the implementation of these rights, and how these rights are realized in practice. For that purpose, three new Women, Business and the Law 2.0 indexes are presented for ten indicators: (1) legal frameworks, (2) supportive frameworks, and (3) expert opinions. The Women, Business and the Law 1.0 and 2.0 **legal indexes analyze** domestic laws and regulations that affect women's economic opportunities. Answers to the questions in these indexes are based only on codified law. When the answers differ for different legal systems, the answer used is the one that applies to the majority of the population. The Women, Business and the Law 2.0 **supportive frameworks index analyzes** instruments designed to support the implementation of laws. The instruments considered include national policies, plans, programs, services, budgets, procedures, inspections, and sanctions for noncompliance with quality standards. The Women, Business and the Law 2.0 **expert opinions index** captures experts' responses to scale questions focusing on the outcomes in the topic areas assessed by Women, Business and the Law. Each question asks for the respondent's opinion on the extent to which these outcomes are being realized in practice in a particular economy.

<sup>203</sup> World Bank. "Women, Business and the Law 2024 - Thailand." World Bank, 2024. Accessed June 17, 2024. <https://wbl.worldbank.org/content/dam/documents/wbl/2024/pilot/WBL24-2-0-Thailand.pdf>

<sup>204</sup> World Bank. "Women, Business and the Law 2024 - Thailand." World Bank, 2024. Accessed June 17, 2024. <https://wbl.worldbank.org/content/dam/documents/wbl/2024/pilot/WBL24-2-0-Thailand.pdf>



### Women, Business and the Law 2024 2.0 Indicator Scores











|                             |  |  |  |  |  |  |  |  |  |  |
|-----------------------------|---|---|---|---|---|---|---|---|---|---|
| WBL 2.0                     | Safety  | Mobility  | Work-place  | Pay   | Marriage  | Parent-hood   | Childcare   | Entrepre-<br>neurship   | Assets  | Pension   |
| Legal Frameworks Score      | 0.0   | 75.0  | 75.0  | 75.0  | 75.0  | 25.0  | 75.0  | 25.0  | 100.0   | 75.0  |
| Supportive Frameworks Score | 50.0  | 66.7  | 33.3  | 0.0   | 100.0   | 33.3  | 0.0   | 0.0   | 33.3  | 0.0   |
| Expert Opinions Score       | 75.0  | 100.0   | 75.0  | 75.0  | 75.0  | 50.0  | 25.0  | 100.0   | 100.0   | 100.0   |

Figure 6.3: WBL 2024 2.0 Indicator Scores (Thailand)

*The need for publishing such sex-disaggregated data which would serve as a guide to gender focused policy was strongly advocated by researchers at TDRI Thailand.*

While the data presented here indicates that Thailand performs relatively better in various women-centric indicators, compared to the other countries covered in the study (i.e. Bangladesh, India and Sri Lanka), it still has a long way to go towards achieving complete gender parity, as the following pages will also show.

Interestingly though, **at the roundtable<sup>®</sup> of business owners and business leaders held in Bangkok**, none of the participants acknowledged that gender inequality exists in the country. This disconnect between the perceived and actual status of gender equality is notable and worth evaluating.

While the participants emphasised Thailand's

visible progress, such as the higher percentage of women in managerial positions and the presence of women in various sectors, they did not fully recognise the persistent challenges that women face and which was also captured by the primary survey. These challenges include wage gaps, issues in mobility, large share in domestic chores, etc.

### 6.3 Analysis of Secondary and Primary Data Under the 4Ws

#### Work

#### Education and Female Labour Force Participation (FLFP)

The 2018 literacy rates in Thailand (individuals aged six years and over), as per the National Statistical Office,<sup>205</sup> were as follows:

- Total Population: 94%
- Male Population: 95%
- Female Population: 93%

According to the World Bank Gender portal the completion rate of lower secondary school in Thailand is quite high - 132% for girls and 133% for boys.<sup>206,207</sup>

<sup>205</sup> National Statistical Office of Thailand <http://statbi.nso.go.th/staticreport/page/sector/en/07.aspx>

<sup>206</sup> @ The roundtable at Bangkok was held on June 6, 2024

<sup>206</sup> World Bank. "Thailand | World Bank Gender Data Portal." Accessed June 17, 2024. <https://genderdata.worldbank.org/en/economies/thailand>.

<sup>207</sup> According to UNESCO, the GER or Gross Enrolment Ratio can exceed 100% due to the inclusion of over-aged and under-aged pupils/students because of early or late entrants, and grade repetition. In this case, a rigorous interpretation of GER needs additional information to assess the extent of repetition, late entrants, etc. (<https://uis.unesco.org/en/glossary-term/gross-enrolment-ratio>)

The UNESCO Institute for Statistics<sup>208</sup> reveals a fluctuating trend in female enrolment rates in upper secondary education over the period 2017 to 2022. The increase from 80% in 2017 to 96% in 2022 reflects positive efforts in promoting girl's education. However, in the intervening period (2020 and 2021) the numbers also declined (79%) and could be attributed to various reasons such as Covid-19.



According to **Mr. Promboon Panitchpakdi, Executive Director at Raks Thai Foundation (RTF)** in Thailand, given the absence of barriers for women in education, over the past decade, the proportion of women educated at the degree level has possibly surpassed the males. One of the big factors in Thailand is the family planning movement that started in the 1970s, run by the government but promoted by the media. The most important message in that campaign being, that **one additional child would create 7 years of poverty.**



These positive trends reflect Thailand's robust education system aimed at promoting gender equality and enhancing educational opportunities for women. They are complemented by Thailand's strategic economic development plans, which have evolved significantly over the decades. Participants at the **Thailand roundtable** however pointed out, that education being in the Thai language is a bit of a disadvantage, widening the gap between local and global business, thus stymieing growth opportunities due to limited mobility towards

global jobs.

The initial economic development plan for Thailand was laid out in 1959 which was followed by distinct stages of development:

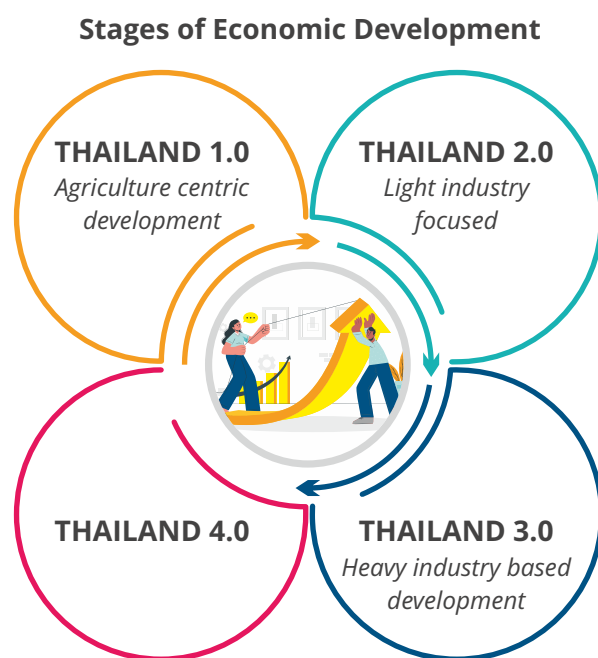


Figure 6.4: Stages of Economic Development (Thailand)

Thailand 4.0 strategy is more of a driving vehicle to achieve the long-term goal of development. It focuses on production with high value-based innovation, digitalization and automation, aiming to move the country out of the middle-income trap with a more balanced and equal society.<sup>209</sup>

The economic landscape of Thailand has undergone a major shift from being agriculture intensive to dependence on non-agricultural sectors, particularly manufacturing and services. In the 1950s, while agriculture absorbed over 70% of the labour force, this proportion dwindled to just over 30% by the late 1980s.<sup>210</sup>

<sup>208</sup> UNESCO Institute for Statistics. "Total net enrolment rate by level of education." Accessed June 17, 2024. <http://data.uis.unesco.org/index.aspx?queryid=3813>

<sup>209</sup> Friedrich-Ebert-Stiftung. "Gender and Development in Thailand." Accessed June 17, 2024. <https://library.fes.de/pdf-files/bueros/thailand/15747.pdf>.

<sup>210</sup> Friedrich-Ebert-Stiftung. "Gender and Development in Thailand." Accessed June 17, 2024. <https://library.fes.de/pdf-files/bueros/thailand/15747.pdf>.

Peter Bell's research<sup>211</sup> on the industrialization process during Thailand 2.0 highlighted that the economic miracle of the early 1990s was built on the feminization of labour.

A major employer of women in Thailand is the services sector which includes retail, hospitality, healthcare and education. This sector provides diverse job opportunities and generally better working conditions, contributing to higher female labour force participation.<sup>212</sup> A significant portion of the female workforce is also engaged in agriculture, especially in rural areas, typically work in farming, livestock rearing and fisheries.<sup>213</sup>

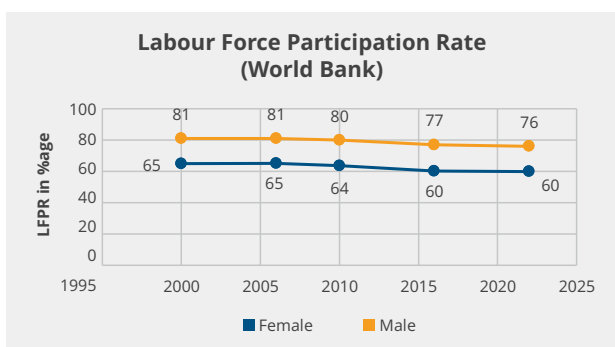


Figure 6.5: Labour Force Participation Rate: Thailand (World Bank)

While male labour force participation rates in Thailand have traditionally been high despite a decline over the past two decades (76% in 2022),

there is a visible gap between participation of men and women; though the FLFP rate is vastly better than the other countries in this study.

*Societal norms in Thailand and the strides made in education and strategic economic development have had a positive impact on high female labour force participation. Though complete parity is far from achieved, efforts need to be strengthened to sustain the current levels, to ensure that participation rates do not fall any further.*

### Entry Barriers

A review of the legal framework including labour laws in Thailand do not suggest the existence of visible barriers to entering the workforce. Women can get a job and/or start a business in the same way as a man. However, there are certain "protections" offered to women under specified conditions, to safeguard their interests, but also prevent them from working in certain conditions / industries. Sections 38 and 39 of the Labour Protection Act B.E. 2541 (1998)<sup>214</sup> contain these protections for female employees, particularly concerning hazardous work and working conditions for pregnant women.

<sup>211</sup> Peter F. Bell, "Thailand's Economic Miracle: Built on the Backs of Women," Women, Gender Relations and Development in Thai Society, vol. 1, Virada Somsasdi and Sally Theobald, eds. Chiang Mai, Thailand: Women's Studies Center, Chiang Mai University, 1996.

<sup>212</sup> World Bank. "Employment in Services, Female (% of Female Employment) - Thailand." Accessed June 17, 2024. <https://genderdata.worldbank.org/en/indicator/sl-empl-zs?employment=Services>.

<sup>213</sup> World Bank. "Employment in Services, Female (% of Female Employment) - Thailand." Accessed June 17, 2024. <https://genderdata.worldbank.org/en/indicator/sl-empl-zs?employment=Services>.

<sup>214</sup> Employer of Women (Sections 38-43) | Thailand Law Library. 2 June 2015, <https://library.siam-legal.com/thai-law/labor-protection-act-employer-of-women-sections-38-43/>.

### Section 38

- Prohibits employers from requiring female employees to engage in mining or construction work that must be performed underground, underwater, in a cavern, tunnel, or mountain crater, unless the conditions are safe for the employee's health and body,
- Restricts work on scaffolding that is 10 meters or more above the ground,
- Engaging in the production or transportation of explosives or flammable materials, and
- Other hazardous work as prescribed by Ministerial Regulations.

### Section 39

- Focuses on pregnant female employees.
- Prohibits employers from requiring pregnant women to work between 22:00 and 06:00 hours, work overtime, on holidays, or engage in certain types of labor.
- Restrictions include working on vibrating plant or equipment, operating or accompanying mechanically propelled vehicles, lifting or carrying loads exceeding 15 kilograms, and working on water-going vessels.
- Other hazardous work as specified by Ministerial Regulations.

Figure 6.6: Extracts of Thailand Labour Laws

While these measures are well-intentioned, the aim being to ensure the safety and well-being of female employees by limiting their exposure to hazardous work conditions, the effect is that they take away their agency since even individual women who are physically equipped, able, interested and willing to do these jobs cannot choose to do them, further restricting their access to fair work and pay.



It emerged during the in-person interview at TDRI, that government jobs at the entry level have a good gender balance, and that in fact there are more women than men because government jobs require a bachelor's degree, which more women have. However, rising through the levels this balance suffers as women drop out of the workforce due to marriage, children, etc. Also while STEM jobs are better paying, women are not encouraged to take up this field. Furthermore, men have more avenues of livelihood, for instance, they can join the army and police, and therefore have access to pensions post service; many also become monks.

**~Ms. Boonwara Sumano Chenphuengpawm, Senior Research Fellow, TDRI.**



→ As per the **primary survey** in Thailand, the main reasons cited by respondents for **fewer women opting to run a business** include limited access to funds and investments (57%), gender biases and stereotypes (47%), lack of confidence (40%) and inadequate education.<sup>≡</sup>

*(Refer Annexure 4: Work: B. Entry Barriers: Visible and Invisible - BQ1 for survey responses)*

→ **The barriers personally faced** by these women entrepreneurs were primarily lack of networking opportunities (50%) and limited resources (40%). Other barriers cited are resistance from home, lack of government support/schemes and male-dominated industries (between 30% and 33%), while very few respondents cited sexism/sexist comments from funders/investors/bankers etc. and gender-based discrimination.<sup>≡</sup>

<sup>≡</sup>This represents a multiple choice question, where the results may add up to more than 100%

(Refer Annexure 4: Work: B. Entry Barriers: Visible and Invisible - BQ1 for survey responses)

→ Among **WIE the verbal and non-verbal barriers to joining** the workforce include male-centric language in job descriptions (52%) and intrusive questions about marital status/ childbirth and hostile interviews (48% each).<sup>215</sup>

(Refer Annexure 4: Work: B. Entry Barriers: Visible and Invisible - EQ1 for survey responses)

*Despite strides in education, favourable laws and focussed development strategies, women clearly face social and other barriers that hamper their participation in the formal workforce which is reflected in the FLFP rates as well.*

#### Re-skilling and Up -skilling Challenges

Digital technologies can create more value and productivity without the need for additional labour inputs, which has led to employees' growing fears of being replaced. Women are especially at risk of displacement thanks to ingrained biases.<sup>215</sup>



**Public transportation** is quite good in the city centres, but in the suburban areas it may be difficult. Cab aggregators like Grab provide more choice to the people. However, it is not affordable for everyone. In rural areas, men have greater advantages in travelling and socially it is expected that they can travel anywhere. But with regard to women, the mentality is that women need to be safe and cannot protect themselves. This hampers

access to work, skilling and healthcare.  
~ Raks Thai Foundation



Between 2010 and 2020, the value of Thailand's digital services sector expanded by 37%, but the number of digital workers only rose by 26%. The absence of the corresponding tech skills to meet the demand driven by this digital transformation will limit businesses' ability to digitally grow and transform. These shortages are particularly apparent in advanced technologies such as AI and data science.<sup>216</sup>

Thailand's Ministry of Labour has issued measures that require a minimum proportion of women to comprise no less than 30% of those participating in every training for new recruits. For the development and promotion of independent professionals, the proportion has to be no less than 40%. Other measures include upgrades and improvements to provide more support to women workers such as building dormitories, renovation of educational and training buildings and provision of additional training equipment.<sup>217</sup>

- In the **primary survey** in Thailand, access to and use of technology is considered **the biggest enabler for women's professional growth**.
- 58% of the respondents also consider **automation as an opportunity** for their careers.
- However, women face **various challenges in up-skilling and re-skilling**: lack of mobility (47%), limited access to digital technology

<sup>215</sup> PwC. "Upskilling for Shared Prosperity in Southeast Asia: Fostering Sustainable Growth." Accessed June 17, 2024. <https://www.pwc.com/gx/en/consulting-services/assets/upskilling-for-shared-prosperity-in-southeast-asia-fostering-sustainable-growth.pdf>.

<sup>216</sup> Economist Impact. "Bridging the Skills Gap: Fuelling Careers and the Economy in Thailand." Accessed June 17, 2024. [https://impact.economist.com/perspectives/talent-education/bridging-skills-gap-fuelling-careers-and-economy-thailand#\\_ftn4](https://impact.economist.com/perspectives/talent-education/bridging-skills-gap-fuelling-careers-and-economy-thailand#_ftn4).

<sup>217</sup> UN Women. (June 2022). *Thailand: Gender Equality and Empowerment of Women and Girls*. Retrieved from <https://www.unwomen.org/sites/default/files/2022-06/Thailand%20%28EN%29.pdf>.



(46%) and lack of time to re-skill (42%) were the main reasons cited.<sup>3</sup>

(Refer Annexure 4: Work: D. Training and Mentoring Opportunities for survey responses)

*Given the fear of job losses due to increased digitisation, particularly for women, and an ever evolving technological environment, the up-skilling and re-skilling challenges they face need to be especially addressed to fully harness the potential of women and digital transformation.*

### Gender-based Pay Gaps



Although the labour force participation gap between men and women in Thailand is not large, there is gender segregation by employment sectors, with a gender wage gap.<sup>218</sup>

According to UN Women, the gender pay gap in Thailand has seen notable changes over recent years, reflecting broader global trends and local economic dynamics. In 2015, the pay gap between men and women in Thailand was relatively minimal, standing at 2.5, and women

earned 98 cents for every dollar earned by men. In a span of just five years (by 2020), this gap widened significantly to 10.94% and consequently, women's earnings dropped to 89.1 cents for every dollar earned by men.<sup>219</sup>

→ Interestingly, in the **primary survey**, only 22% of Thai business owners said that they have had to charge a lower fee for a project due to their gender, which is low compared to the responses in the other countries surveyed. Gender based discrimination (62%) was the most cited reason by those who **did** face such an issue, followed by lack of strong negotiation skills (46%), among other reasons.<sup>3</sup>

→ On the other hand more than double this number (47%) of women in employment said that have been paid less than their male counterparts with the same qualifications. Gender based discrimination (69%) and lack of transparency in salary structures (64%) are the main reasons attributed for such gaps.<sup>3</sup>

→ A considerable number (53%) also believe that they have been passed over or denied promotions due to similar reasons, including opaque promotion policies.

→ Providing **flexible working arrangements to all employees irrespective of gender** was a possible solution identified by 75% of the respondents for bridging these gaps (apart from reserving a certain percentage of hires/promotions for women and mandatory review of pay and promotion gaps).<sup>3</sup>

(Refer Annexure 4: Work: E. Pay Gaps for survey responses)

<sup>218</sup> Friedrich-Ebert-Stiftung. "Gender and Development in Thailand." Accessed June 17, 2024. <https://library.fes.de/pdf-files/bueros/thailand/15747.pdf>.

<sup>219</sup> UN Women. "Economic Empowerment in Thailand." Accessed June 17, 2024. <https://interactive.unwomen.org/multimedia/infographic/economicempowermentindianocean/en/thailand.html>.

*This widening pay gap in Thailand may be attributed to various factors, including occupational segregation by law and potential discrimination. Addressing these disparities is crucial for promoting gender equality and ensuring that women receive fair compensation for their contributions to the organisation and economy.*

*It may be noted though, that citizens above a certain age receive a government pension, whereby accumulating wealth for old age may not be as great of a concern as perceived.*

### Maternity and Paternity Leave

In Thailand, maternity benefits are covered under **the 1998 Labour Protection Act** which ensure vital protections for pregnant female employees.

#### Section 41

*Entitles pregnant female employees to up to 90 days of maternity leave per pregnancy, including holidays within the leave period.*

#### Section 42

*Allows pregnant employees, upon presenting a medical certificate, to request temporary changes in work duties if they can no longer perform their original tasks, with employers required to accommodate such requests.*

#### Section 43

*Prohibits employers from terminating female employees due to pregnancy, ensuring job security and protecting them from discrimination.*

Figure 6.7: 1998 Labour Protection Act (Thailand)

Currently, Thailand does not have mandatory paternity leave in the private sector.<sup>220</sup> In the public sector men can avail of 15 days (unpaid) paternity leave.<sup>221</sup>



*More and more men are realising that they want to take care of children, however legal mandates will take time and will not likely happen soon as it has met with resistance in politics and business, both of which are largely led by men who do not have to worry about childcare.*

*~ Ms. Boonwara Sumano Chenphuengpaw, Senior Research Fellow, TDR*



With women entitled to 90 days of maternity leave and men (only in the public sector) entitled to only 15 days, women tend to take on more of the childcare responsibilities, leading to breaks in the career or women dropping out of the workforce either for a period, or entirely. Once women leave, their educational level and working experience will be nearly impossible to improve.<sup>222</sup>

→ In the **primary survey**, 66% of the respondents do not agree (strongly or somewhat) with the statement "childcare is the sole responsibility of women" - the highest among all countries in the study. Yet, very few organisations (among surveyed women) provide paid paternity leave.

→ Many of the employers though, accommodate post pregnancy needs of

<sup>220</sup> HRM Asia. "Thailand amends law for longer paid maternity leave." Accessed June 17, 2024. <https://hrmasia.com/thailand-amends-law-for-longer-paid-maternity-leave/>.

<sup>221</sup> Thai Women's Unpaid Care and Domestic Work and the Impact on Decent Employment (UNDP, 2022) [https://www.undp.org/sites/g/files/zskgke326/files/2023-03/UNDP\\_domesticwork\\_draft14\\_EN\\_without\\_Bleed\\_0.pdf](https://www.undp.org/sites/g/files/zskgke326/files/2023-03/UNDP_domesticwork_draft14_EN_without_Bleed_0.pdf)

<sup>222</sup> International Conference on Humanities and Social Sciences (ICHUSO). "ICHUSO 2021 Conference Proceedings." Accessed June 17, 2024. <https://hs.kku.ac.th/ichuso/2021/ICHUSO-062.pdf>.

employees by providing extra days off to cope with changes (70%), flexible work hours (62%) and the work from home option (58%); some organisations also provide counselling or therapy (46%).<sup>223</sup>

→ 20% of WIB and 62% of WIE said they are more productive and organised at work post motherhood. Almost 50% of respondents in each category also said that their productivity has declined due to additional home responsibilities.<sup>223</sup>

(Refer Annexure 4: Work: G. Maternity, Paternity and Adoption Leaves for survey responses)

*Clearly, the laws, and to an extent organisations in the formal sector, recognise the need to accommodate for the impact that pregnancy has on women's careers; women themselves do not believe that childcare is their sole responsibility. A balance therefore needs to be struck, to ensure that women continue in the workforce after pregnancy and child birth, through various regulations like paternity leave for all fathers, high quality creche and day care facilities by the corporate sector and government and other social safety nets including social security in case of unemployment (which is very minimal currently), healthcare and other facilities.*

## Wealth

### Financial Literacy

Gender gaps in financial literacy affect the ability of women to make informed decisions in critical financial matters such as whether to save, how to invest, how to manage retirement

savings, etc., often resulting in unfavourable financial outcomes compared to men. Some of the reasons, according to some studies, generally attributed to this gender gap include:<sup>223</sup>

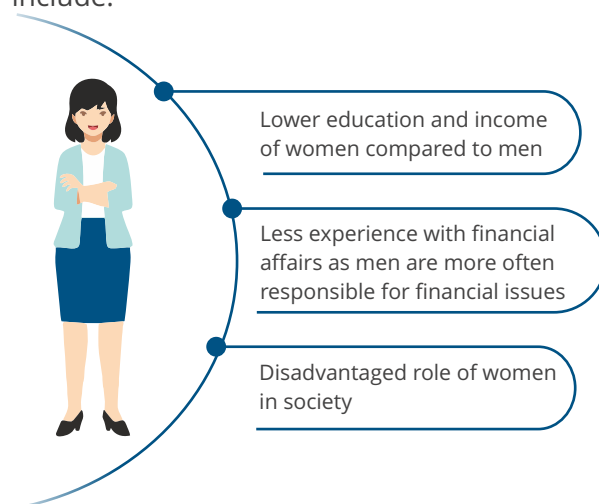


Figure 6.8: Reasons for Gender Gaps in Financial Literacy (Thailand)

However, they do not fully explain why even well educated women lag behind men in their degree of financial literacy (Halko et al., 2012, Mahdavi and Horton, 2014).<sup>224</sup>

According to a study on financial literacy in Thailand (Grohmann, et al 2016)<sup>225</sup> based on a survey among the middle-class in Bangkok, there is no gender gap in financial literacy. Women exhibited the same high level of financial literacy as men. This finding is strengthened by the fact that women also demonstrated the same degree of informed financial behaviour as men in their decision-making. This is due to finance-specific country characteristics, namely numeracy, good education and financial responsibility. In all these regards Thai women have a strong role compared to women in other countries.

<sup>223</sup> Grohmann, Antonia & Hu bler, Olaf & Kouwenberg, Roy & Menkhoff, Lukas. (2016). Financial Literacy: Thai Middle Class Women Do Not Lag behind. SSRN ElectronicJournal. 10.2139/ssrn.2867919.

<sup>224</sup> Grohmann, Antonia & Hu bler, Olaf & Kouwenberg, Roy & Menkhoff, Lukas. (2016). Financial Literacy: Thai Middle Class Women Do Not Lag behind. SSRN ElectronicJournal. 10.2139/ssrn.2867919.

<sup>225</sup> Grohmann, Antonia & Hu bler, Olaf & Kouwenberg, Roy & Menkhoff, Lukas. (2016). Financial Literacy: Thai Middle Class Women Do Not Lag behind. SSRN ElectronicJournal. 10.2139/ssrn.2867919.



- In the **primary survey**, 73% of the respondents said that they have received guidance/training etc in handling finances. While many (46%) said the source of such financial guidance is educational institutions /online courses/apps, only 24% have sought the support of financial advisors.<sup>226</sup>
- The reliance on family and friends is much lower in Thailand, compared to the other countries surveyed.<sup>227</sup>
- 79% of the women in employment said that they feel confident about managing their finances, investments and expenditure, while 92% of the women in business said they have autonomy/control over their earnings/wealth.

*(Refer Annexure 4: Wealth: A. Financial Literacy for survey responses)*

*The financial literacy levels among women in Thailand is high, visible from their confidence in handling finances and the autonomy/control they have over their earnings. According to the study referred above, the gender gap in financial literacy is influenced by country characteristics on general gender equality and finance-related equality, such as, some gender gaps regarding pupils' mathematics abilities or secondary school enrolment, and women's strong role in financial affairs. This indicates that financial literacy gender gaps may be related to the specific roles that women play in society. Other countries may do well to reduce the related gaps in education which could contribute to improved financial literacy and the resultant ability and confidence to take independent financial decisions and have greater autonomy over wealth.*

### Entrepreneurship Initiatives

The National Innovation Agency (NIA) of Thailand is instrumental in supporting entrepreneurs through various programs that focus on innovation and technology. The agency collaborates with international bodies to enhance the export capacity of local organic products, thereby helping entrepreneurs penetrate global markets. NIA provides technical and financial support, fostering networks among private sectors, researchers, and organic producers.<sup>226</sup>

While the programmes are gender neutral, these government-led initiatives highlight Thailand's commitment to fostering a robust entrepreneurial ecosystem where women can also thrive and contribute to the economy.

International bodies like UN Women promote women-led entrepreneurship in Thailand through the WE RISE Together programme and Women's Empowerment Principles (WEPs), which emphasize how individuals and organizations, especially in the private sector, can promote gender equality and invest in more diverse supplier pools and gender-responsive procurement.<sup>227</sup>

- Only 39% of those surveyed in Thailand said they have a high risk appetite.
- 46% women believe that working women accumulate less wealth over their life time than men of similar qualifications. The key reasons cited for this include: greater share of domestic responsibilities, limited access to credit, pay gaps for the same job,

<sup>226</sup> GEM Consortium. "A valuable source of information on entrepreneurship for stakeholders in Thailand." Accessed June 17, 2024. <https://www.gemconsortium.org/news/a-valuable-source-of-information-on-entrepreneurship-for-stakeholders-in-thailand>.

<sup>227</sup> UN Women Asia and the Pacific. "UN Women join forces with public and private sectors in Bangkok to mark International Women's Day." Accessed June 17, 2024. <https://asiapacific.unwomen.org/en/stories/feature-story/2024/04/un-women-join-forces-with-public-and-private-sectors-in-bangkok-to-mark-international-womens-day>.

employment in lower paid jobs, as also is the lack of interest in accumulating wealth.<sup>228</sup>

(Refer Annexure 4: Wealth: C. Wealth Creation and Investment for survey responses)

### Access to Credit

Women-owned enterprises in Thailand are typically small, and rely on a variety of funding sources to establish themselves, chiefly from their own savings and from family and friends. The GEM Consortium reports<sup>228</sup> that more than 70 percent of Thai women-owned businesses operate as microenterprises.

Access to credit is critical for the success of any business, and though gender neutral, the Thai government has various programmes to promote easy access of credit to entrepreneurs like loan guarantees for entrepreneurs and start-ups which are available through the Thai Credit Guarantee Corporation; most banks also have their own specific entrepreneurship funding and training programmes.<sup>229</sup>

The International Finance Corporation (IFC) has partnered with Thai Credit Retail Bank to provide loans up to \$105-million aimed at supporting MSMEs, with at least 50% of the funds earmarked for women-owned or led MSMEs. This initiative not only offers financial support but also includes non-financial services such as training and networking tailored towards women entrepreneurs. This collaboration aims to address the historical challenges women face in accessing finance, such as insufficient collateral and limited credit records.<sup>230</sup>

→ 67% of Thai women entrepreneurs **surveyed** said they have access to formal credit for their entrepreneurship goals, though 42% said that they have faced additional obstacles such as additional collateral and documentation to access such credit. Of these, capital for business (59%) was the main purpose of availing credit / loan facilities.

→ 46% of the respondents said they have to rely on informal sources of credit for business or other purposes.

(Refer Annexure 4: Wealth: D. Access to Credit for survey responses)

*The proactive efforts by the Thai government and collaborations with international organizations like the IFC which are gender focussed, contribute to improving women's access to credit. These initiatives not only provide financial support but also offer essential training and networking opportunities, addressing the unique challenges women face in accessing finance and contributing to their business success.*

## Welfare

### Legal Framework and Policies

Thailand has effectively implemented several policies to enhance women's economic empowerment, focusing on leadership, equal pay, and supportive work environments.

### Constitutional Provisions

The constitutional provisions promoting equality among genders include the following:

<sup>228</sup> GEM Consortium. "A valuable source of information on entrepreneurship for stakeholders in Thailand." Accessed June 17, 2024. <https://www.gemconsortium.org/news/a-valuable-source-of-information-on-entrepreneurship-for-stakeholders-in-thailand>.

<sup>229</sup> GEM Consortium. "A valuable source of information on entrepreneurship for stakeholders in Thailand." Accessed June 17, 2024. <https://www.gemconsortium.org/news/a-valuable-source-of-information-on-entrepreneurship-for-stakeholders-in-thailand>.

<sup>230</sup> NextBillion. "IFC Partners with Thai Credit Retail Bank to Help Boost Access to Finance for Small Businesses, Women Entrepreneurs in Thailand." Accessed June 17, 2024. <https://nextbillion.net/news/press-release-ifc-partners-with-thai-credit-retail-bank-to-help-boost-access-to-finance-for-small-businesses-women-entrepreneurs-in-thailand/>

### Section 27

Ensures equality of all persons and prohibits discrimination on various grounds, including gender.

### Section 71

Mandates that the state must undertake gender-responsive budgeting to ensure that the allocation of resources and budgetary decisions consider the different impacts on men and women.

### Section 68

Mandates a justice system that ensures efficiency, fairness, and non-discrimination.

### Section 90

This article emphasizes the importance of promoting and supporting the role of women in politics and decision-making processes.

Figure 6.9: Thailand Constitutional Provisions

## Key Policies and Practices

### 1. Women's Empowerment Principles

**(WEPs):** Over 100 companies in Thailand have committed to the WEPs, guiding businesses on promoting gender equality.<sup>231</sup>

These Principles, established by UN Women and UN Global Compact, offer guidance to businesses, regardless of their size or sector consisting of 7 principles which include: establishing high-level corporate leadership

for gender equality; treating all women and men fairly at work, without discrimination; ensuring health, well-being and safety of all workers; promoting education, training and professional development for women; implementing enterprise development, supply chain and marketing practices that empower women; promoting equality through community initiatives and advocacy; and measuring and reporting on progress toward gender equality.

**2. Promotion of Women in Leadership:** The Securities and Exchange Commission, Thailand (SEC), requires listed companies to disclose gender diversity information, encouraging women's participation in leadership roles.<sup>232</sup>

**3. Equal Pay for Equal Work:** To ensure the principle of "Equal Pay for Equal Work", the Labour Protection Act (No 7), B.E. 2562 (2019), Article 53, states that it is required that male and female employees who perform work of the same type, quality, quantity, or work of equal value must receive equal compensation, which includes the equality in wages, overtime payments, payments for work performed on holidays, and overtime payments for work performed on holidays.<sup>233</sup>

**4. Skill Development:** The Thai government has issued measures mandating at least 30% female participation in training for new recruits and 40% for the development of independent professionals.<sup>234</sup>

<sup>231</sup> Thailand: More than 100 Companies Pledge to Strengthen Women's Economic Empowerment | UN News. 30 Sept. 2020, <https://news.un.org/en/story/2020/09/1074342>.

<sup>232</sup> "Thailand Embraces Gender-Equal Business as Key to Sustainable Growth." UN Women – Asia-Pacific, 17 Mar. 2022, <https://asiapacific.unwomen.org/en/stories/press-release/2022/03/thailand-embraces-gender-equal-business-as-key-to-sustainable-growth>.

<sup>233</sup> UN Women. (June 2022). Thailand: Gender Equality and Empowerment of Women and Girls. Retrieved from <https://www.unwomen.org/sites/default/files/2022-06/Thailand%20%28EN%29.pdf>.

<sup>234</sup> UN Women. (June 2022). Thailand: Gender Equality and Empowerment of Women and Girls. Retrieved from <https://www.unwomen.org/sites/default/files/2022-06/Thailand%20%28EN%29.pdf>.

**5. Maternity Leave:** Thailand provides 98 days of maternity leave, with 45 days paid at 100% of the regular salary and the remaining 53 days paid at 50% by social security. The Labour Protection Act safeguards pregnant women from dismissal and allows for temporary changes in duties with a doctor's certificate to accommodate health needs.<sup>235</sup>

**6 Support for Women Entrepreneurs:** Programs like the Office of Small and Medium-sized Enterprise Promotion (OSMEP) support women-owned and women-led businesses in national and global supply chains.<sup>236</sup>

**7 National Policy on Gender Equality and Women's Empowerment:** The 2015 Gender Equality Act protects individuals from gender-based discrimination and integrates gender equality education into the curriculum from an early age, with continuous progress monitoring via gender-disaggregated data.<sup>237</sup>

Thailand made significant strides in promoting women's rights and gender equality by officially adopting the Convention on the Elimination of All Forms of Discrimination Against Women (CEDAW) in 1985, along with its Optional Protocol in 2000. Thailand also endorsed the Beijing Platform for Action (BPFA) in 1995 and pledged its commitment to the Sustainable Development Goals (SDGs) in 2015, further demonstrating its dedication to advancing gender equality.<sup>238</sup>

→ According to the **primary survey** findings, **only 7%** of WIB and 9% of WIE have availed of any government policy/scheme that promotes a) entrepreneurship among women or b) female participation in the workforce.

→ While only 37% respondents said that there are bottlenecks in welfare benefits reaching women, 47% said that there are none. The main bottlenecks cited are: unclear and complex government schemes (66%), lack of infrastructure for working women/women entrepreneurs (60%).<sup>≡</sup>

→ **34%** of the respondents **said** that women-centric government policies work against the interests of women in the workforce. These are: longer maternity leave (73%), mandated infrastructure like creches (64%), quotas for women in employment(53%) and women in board appointments (41%).<sup>≡</sup>

(Refer Annexure 4: Welfare: A. Government Policies for survey responses)



At least 90% of the laws do not discriminate between women and men. So the principle of equality is embedded into the framework. But that does not necessarily mean that:

**Equal input = Equal outcomes**

~ Ms. Boonwara Sumano  
Chenphuengpawm, Senior Research Fellow,  
TDRI



<sup>235</sup> Chau, Charles. "Thailand Amends Law for Longer Paid Maternity Leave." HRM Asia, 14 Mar. 2022, <https://hrmasia.com/thailand-amends-law-for-longer-paid-maternity-leave/>.

<sup>236</sup> "New Deal between the Federation of Thai SMEs and UN Women to Boost Women-Owned Businesses." UN Women – Asia-Pacific, 20 Jan. 2023, <https://asiapacific.unwomen.org/en/stories/pr ess-release/2023/01/new-deal-between-the-federation-of-thai-smes-and-un-women-to-boost-women-owned-businesses>.

<sup>237</sup> "Thailand Promises Education to Cultivate Acceptance of Gender Equality, Data to Monitor Progress, Training to Promote Gender-Responsive Budgeting (Updated)." UN Women – Headquarters, <https://www.unwomen.org/en/get-involved/step-it-up/commitments/thailand>. , <https://www.un.org/womenwatch/daw/beijing15/responses/escap/Thailand.pdf>

<sup>238</sup> UN Women Asia and the Pacific. "Thailand." Accessed June 17, 2024. <https://asiapacific.unwomen.org/en/countries/thailand>.

*Thailand has robust policies in place promoting women's economic empowerment through comprehensive policies and international commitments. These include committing to UN Women's, Women's Empowerment Principles, support for women entrepreneurs, skill development mandates, equal pay and maternity related laws, etc. However, the uptake of government schemes / policies remains low, which suggest the need for increased awareness and accessibility of these programs.*

### Women in Leadership Roles and Political Participation

Studies suggest that women in political leadership and decision making roles can help reduce gender biases and discrimination, contribute to economic growth, breakdown traditional roles and stereotypes, advance the cause of women and create a strong pipeline of women in the workforce.



*Political leadership is dominated by men in Thailand and they do not believe that there is any problem of equality between women and men. Women's empowerment would need much more work – to basically consider the needs of every group individually (women, LGBTQIA+), so it's much easier for them to design policies in a one-size-fits-all kind of format.*

**~ Ms. Boonwara Sumano Chenphuengpaw, Senior Research Fellow, TDRI**



A study published in the International Journal of Innovation, Creativity and Change (2020) attempts to examine the impact of women's participation in parliament, the female labour force, literacy/fertility rate and the number CEOs that contribute to economic growth in Thailand. The results show that in the long run, the labour force, **women's participation in parliament**, fertility rate and number of female CEOs have **significantly predicted economic growth in Thailand**.

However, Thailand has one of the poorest figures of gender equality in political participation globally, as reflected in its 102nd position (among 146 countries) in the political empowerment sub-index of the WEF Gender Gap Report 2024 (refer indicators below).<sup>239</sup>

| Indicator                                      | Rank  | Score | Target | Current | Range | Scale |
|--|-------|-------|--------|---------|-------|-------|
| <b>Political Empowerment</b>                   | 102nd | 0.147 | -      | -       | -     | -     |
| Women in parliament %                          | 100th | 0.241 | -61.20 | 19.40   | 80.60 | 0-100 |
| Women in ministerial positions %               | 101st | 0.188 | -68.42 | 15.79   | 84.21 | 0-100 |
| Years with female/male head of state (last 50) | 49th  | 0.058 | -44.49 | 2.76    | 47.24 | 0-50  |

Figure 6.10: WEF 2024 - Political Empowerment Rankings (Thailand)

<sup>239</sup> Global Gender Gap Report (World Economic Forum, 2024)



In **corporate leadership roles** though, Thailand boasts of a higher percentage of women in senior leadership roles compared to both the Asia-Pacific region and the global average. In mid-market companies in particular, women occupy 32% of senior leadership positions, surpassing the global average of 27% and the Asia-Pacific average of 26%.<sup>240</sup>

The country also excels in the representation of women in top executive roles. About 24% of CEOs and Managing Directors in Thailand are women, which is higher than the global average of 20% and significantly higher than the Asia-Pacific average of 13%. Notably, the most common senior leadership position held by women in Thailand is Chief Financial Officer, with women constituting 43% of all CFOs. This makes Thailand the country with the highest percentage of female CFOs globally and the third-highest percentage of female CEOs. Many mid-market businesses in Thailand are actively working to further this trend toward gender equality in leadership positions.<sup>241</sup>



*Having women in powerful leadership positions has been beneficial for Thailand and it can help other countries too. But only if they have an open and accepting culture. If they are open to it they will really see the difference.*

*~ Ms. Nusara Pongpitak, General Manager - Finance and Other Operations at Shiseido (Thailand) Co., Ltd.*



→ **77%** of all the respondents surveyed in Thailand feel that **women in political**

**leadership have been effective in advocating women's needs.**

→ More than 80% also feel that **women in organisational leadership positions have been effective in advancing women's cause** and creating a strong pipeline of women in the workforce.

*(Refer Annexure 4: Welfare: C. Women in Leadership Roles for survey responses)*

*It is believed that greater representation of women in political leadership roles has a positive impact on women's economic empowerment, which has a further positive impact on reducing gender disparities in other spheres. However, greater representation of women in politics is not a guarantee of women's economic empowerment, nor does poor representation in politics always mean economically disempowered women. Thailand is an example of this paradox, it is a country that has been able to promote women's rights and boost women's participation in the economy despite the low representation of women in political leadership (as reflected in WEF's Gender Gap Index) and the leadership positions held by women (in corporates), unlike many other countries.*

## Well-being

### Unpaid Labour / Unpaid Work

In Thailand, women dedicate 3.2 times more time to unpaid domestic and care work compared to men. In 2015, women in Thailand allocated almost 12% of their day to unpaid work, while men spent only about 4% of their day on similar activities.<sup>242</sup>

<sup>240</sup> UN Women Asia and the Pacific. "Thailand." Accessed June 17, 2024. <https://asiapacific.unwomen.org/en/countries/thailand>.

<sup>241</sup> UN Women Asia and the Pacific. "Thailand." Accessed June 17, 2024. <https://asiapacific.unwomen.org/en/countries/thailand>.

<sup>242</sup> "Thailand." World Bank Gender Data Portal, <https://genderdata.worldbank.org/countries/thailand/>.

UNDP's report titled, 'Thai Women's Unpaid Care and Domestic Work, and the impact on Decent Employment'<sup>243</sup> finds that women's unpaid care work in Thailand constitutes approximately 4% of GDP in comparison to men's unpaid work of 1%. In its analysis of laws and policy gaps it concludes that except for the paternity leave policy for government employees (up to 15 days), no policies explicitly address redistributing women's unpaid care and domestic work time-use burden within the household. Since this leave is also brief and unpaid, it is rarely used. Additionally, gender roles and expectations regarding care and domestic work persist, and there are no existing broad-based government-led campaigns or policies to address this. Policies and practices that aim to enhance women's economic empowerment without simultaneously burdening them with worse time deficits can radically transform the economy and advance gender equality according to this report.<sup>244</sup>

Among the women **surveyed** in Thailand a majority reported that most of the household responsibilities (mostly cooking, cleaning, shopping, childcare)<sup>3</sup> fall on them.

(Refer Annexure 4: Well-being: D. Unpaid Labour / Unpaid Work - Q1 for survey responses)

*The significant disparity in time spent on unpaid domestic and care work between women and men in Thailand underscores the urgent need for policy reforms to promote*

*gender equality and create cultural shifts that get rid of stereotypical gender roles, promote and lead to redistribution of such unpaid work among male members of the household as well, resulting in greater participation of women in the workforce.*

### Emotional and Physical Well-being

Thailand has implemented a broad and rights-based health policy. In 2002 the Government introduced the Universal Healthcare Coverage Scheme, wherein healthcare became free.<sup>245</sup> Under this scheme, the beneficiaries are entitled to free medical treatment for most diseases. Health centres at the sub-district level have been upgraded to Health Promotion Hospitals across the country to enable those in rural areas to access higher quality healthcare and services.<sup>246</sup>



*Managing work and life involves finding a balance between professional and personal responsibilities. In Thailand, having household helpers like maids can alleviate some burdens of managing both work and home life. Additionally, implementing flexible working hours allows employees to adapt their schedules to fit family needs, promoting overall well-being while managing work pressures.*

*~ Ms. Bhiramon Churapawan, Founder and CEO of 4Care Group*



<sup>243</sup> Thai Women's Unpaid Care and Domestic Work and the Impact on Decent Employment (UNDP, 2022) [https://www.undp.org/sites/g/files/zskgke326/files/2023-03/UNDP\\_domesticwork\\_draft14\\_EN\\_without\\_Bleed\\_0.pdf](https://www.undp.org/sites/g/files/zskgke326/files/2023-03/UNDP_domesticwork_draft14_EN_without_Bleed_0.pdf).

<sup>244</sup> Thai Women's Unpaid Care and Domestic Work and the Impact on Decent Employment (UNDP, 2022) [https://www.undp.org/sites/g/files/zskgke326/files/2023-03/UNDP\\_domesticwork\\_draft14\\_EN\\_without\\_Bleed\\_0.pdf](https://www.undp.org/sites/g/files/zskgke326/files/2023-03/UNDP_domesticwork_draft14_EN_without_Bleed_0.pdf) UNDP Thailand. "New UNDP study urges law and policy reform to redistribute and reduce the care burden on women." Accessed June 17, 2024. <https://www.undp.org/thailand/press-releases/new-undp-study-urges-law-and-policy-reform-redistribute-and-reduce-care-burden-women>.

<sup>245</sup> Thailand: Sustaining Health Protection for All (World Bank, 2012) <https://www.worldbank.org/en/news/feature/2012/07/31/thailand-sustaining-health-protection-for-all>

<sup>246</sup> Equal Futures. "Thailand." Accessed June 17, 2024. <https://www.equal-futures.org/country/thailand>.



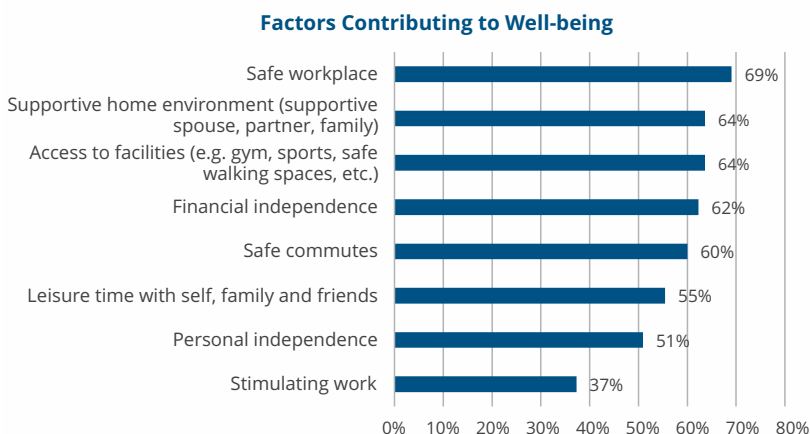
The Government has also provided training to almost one million Village Health Volunteers so that they can provide on-site primary healthcare and help disseminate health-related information to people in the community. Health services by these volunteers include counselling for pregnant women, visits and counselling for women after delivery and dissemination of information on breast cancer check-ups.<sup>247</sup>

According to those surveyed, the key factors that contribute to their well-being include, a safe workplace, a supportive home environment, access to facilities like gyms and safe walking spaces, as well as financial independence.<sup>248</sup>

- 73% of the respondents surveyed said that they go for regular health check-ups;
- 82% also said that they have a health insurance policy (either personal, provided by their employer, or both);

- 88% of the respondents said that there are adequate support systems and resources (such as mental health/wellness programmes, counselling etc.) for managing work-life balance and avoiding burnout;
- 41% of the respondents said that they have faced backlash /criticism for prioritising their career over family responsibilities; spouses/ partners being the main critics (44%).<sup>249</sup>

(Refer Annexure 4: Well-being: A. Physical Well-being and B. Emotional Well-being for survey responses)



Thailand has implemented a comprehensive Universal Healthcare scheme benefitting the population at large. Surveyed individuals say that a safe workplace, supportive home environment, access to recreational facilities and financial independence as key factors contributing to their well-being.

### Sexual Harassment at the Workplace

Section 16 of the Labour Protection Act, B.E. 2541 (1998), prohibits sexual harassment by an employer, supervisor, or inspector. The original scope of this provision only covered "sexual abuse," but it has since been extended to also cover "harassment" and "nuisance." The legal definitions of these terms are however unclear and the Act does not include a comprehensive definition of sexual harassment (including quid pro quo and hostile environment harassment) at work.<sup>248</sup>

Thailand ratified the Convention on the Elimination of All Forms of Discrimination Against Women (CEDAW) on 8 September 1985 and thus has the obligations to promote and protect women's rights in order to promote equal rights of men and women, social justice on the basis of gender, and social inclusion; in other words, barring any discrimination on any basis including gender. Although there are

<sup>247</sup> Equal Futures. "Thailand." Accessed June 17, 2024. <https://www.equal-futures.org/country/thailand>.

<sup>248</sup> International Labour Organization (ILO). 2021. "Who is going to believe us?" Work-related sexual harassment in Thailand, with a focus on women migrant workers [https://www.ilo.org/sites/default/files/wcmsp5/groups/public/@asia/@ro-bangkok/documents/publication/wcms\\_830694.pdf](https://www.ilo.org/sites/default/files/wcmsp5/groups/public/@asia/@ro-bangkok/documents/publication/wcms_830694.pdf).

laws regarding sexual harassment, the problem persists, and even worsens. Women in all occupations still face different forms of sexual harassment.<sup>249</sup>

→ 57% of the **business women surveyed have not experienced sexual harassment** during business interactions.

→ WIB (65%) and WIE (70%) said that their **organisation's anti-sexual harassment policy is adequately communicated to all employees.**

→ Only 50% WIB and 58% WIE that their **organisation's provide resources or support for employees who have experienced sexual harassment.**

*(Refer Annexure 4: Well-being: C. Anti-sexual Harassment Policies for survey responses)*

## 6.4 Conclusion

### Heat Maps

Here we present an overview of our analysis of the secondary information and primary survey related to gender parity and economic empowerment of women in Thailand, through heat maps.

The heat map is an invaluable tool as it provides a visual representation of our analysis. The significance of the colour codes in the heat map are described in *Chapter 2: Methodology and Approach*, of this report:

|        |   |
|--------|---|
| Rank 1 | Indicate high values or strong performance.                   |
| Rank 2 | Represent mid-range values or average performance.            |
| Rank 3 | Represent below average performance.                          |
| Rank 4 | Show low values or poor performance.                          |
|        | Though WB data says "No", literature/facts suggest otherwise. |

Table 6.1: Heat Map Ranking Key

<sup>249</sup>Krungthai Bank. "Manual for Guideline for the Prevention and Remedy of Sexual Harassment in the Workplace." Accessed June 17, 2024. [https://krungthai.com/Download/aboutKTB/MediaFile\\_284ManualforGuidelineforthePreventionandRemedyofSexualHarassmentinWorkplace.pdf](https://krungthai.com/Download/aboutKTB/MediaFile_284ManualforGuidelineforthePreventionandRemedyofSexualHarassmentinWorkplace.pdf).

### Analysis of Secondary Data

The following heat map presents our analysis of key World Bank socio-economic indicators, categorised under the 4Ws.

| The 4Ws   | World Bank Indicators   | Rank*  | Link to Primary Survey  |
|---|---|--------|---|
| <i>*Where numbers (%) are given, the rankings are relative to the number (%) of the other 3 countries. Refer overall heat map in Annexure 5</i> |   |        |   |
| <b>GENERIC</b>  | Firms with female participation in ownership (% of firms) <sup>250</sup>      | 64.40% |   |
| <b>WORK</b>   | A woman can get job in the same way as men                                    |        | Entry Barriers: Visible and Invisible                             |
|   | A woman can register a business in the same way as a man                      |        | Entry Barriers: Visible and Invisible                             |
|   | A woman can sign a contract in the same way as a man                          |        | Entry Barriers: Visible and Invisible                             |
|   | A woman can work at night in the same way as a man                            |        | Entry Barriers: Visible and Invisible                             |
|   | A woman can work in a job deemed dangerous in the same way as a man           |        | Entry Barriers: Visible and Invisible                             |
|   | A woman can work in an industrial job in the same way as a man                |        | Entry Barriers: Visible and Invisible                             |
|   | Dismissal of pregnant workers is prohibited                                   |        | Maternity, Paternity, Adoption and Post Pregnancy Policies/ Needs |
|   | Law mandates equal remuneration for females and males for work of equal value |        | Pay Gaps and Career Growth/ Development                           |
|   | Law prohibits discrimination in employment based on gender                    |        | Entry Barriers: Visible and Invisible                             |
|   | Paid leave is available to fathers  |        | Maternity, Paternity, Adoption and Post Pregnancy Policies/ Needs |

<sup>250</sup> Firms with female participation in ownership are the percentage of firms with a woman among the principal owners.

| The 4Ws  | World Bank Indicators   | Rank*  | Link to Primary Survey  |
|--|---|--------|---|
| *Where numbers (%) are given, the rankings are relative to the number (%) of the other 3 countries. Refer overall heat map in Annexure 5 |   |        |   |
|  | Employers, female (% of female employment) <sup>251</sup>   | *1.4%  | Working Arrangements  |
|  | There is paid parental leave  |        | Maternity, Paternity, Adoption and Post Pregnancy Policies/ Needs |
| <b>WEALTH</b>  | A woman can be head of household in the same way as a man   |        | Financial Decisions   |
|  | A woman can open a bank account in the same way as a man  |        | Wealth  |
|  | Female and male surviving spouses have equal rights to inherit assets   |        | Wealth Creation and Investment                                    |
|  | Sons and daughters have equal rights to inherit assets from their parents                                     |        | Wealth Creation and Investment                                    |
|  | The law prohibits discrimination in access to credit based on gender  |        | Access to Credit  |
|  | Women and men have equal ownership rights to immovable property <sup>252</sup>                                |        | Wealth Creation and Investment                                    |
|  | Borrowed any money from a formal financial institution or using a mobile money account, female <sup>253</sup> | 23.9%  | Access to Credit  |
|  | Borrowed to start/expand a farm or a business   | *7.40% | Wealth Creation and Investments<br>Access to Credit               |

<sup>251</sup> Employers are those workers who, working on their own account or with one or a few partners, hold the type of jobs defined as a "self-employment jobs" i.e. jobs where the remuneration is directly dependent upon the profits derived from the goods and services produced, and, in this capacity, have engaged, on a continuous basis, one or more persons to work for them as employee(s).

<sup>252</sup> The indicator measures whether no legal restriction related to property is applied to women or men based on gender (i.e. if legal restrictions on property ownership are applied based on gender, or if there are gender differences in the legal treatment of spousal property, such as granting the husband administrative control of marital property)

<sup>253</sup> The percentage of respondents who report borrowing any money from a bank or another type of financial institution, or using a credit card, or using a mobile money account in the past year, female (% age 15+)

| The 4Ws  | World Bank Indicators   | Rank*   | Link to Primary Survey   |
|--|---|---------|--|
| *Where numbers (%) are given, the rankings are relative to the number (%) of the other 3 countries. Refer overall heat map in Annexure 5 |   |         |  |
| <b>WELFARE</b>   | Female share of employment in senior and middle management (%) <sup>254</sup> | *33.10% | Women in Leadership Roles  |
|  | Firms with female top manager (% of firms) <sup>255</sup>                     | 64.8%   | Women in Leadership Roles  |
|  | Share of directors (% of total directors) <sup>256</sup>                      | 46.8%   | Women in Leadership Roles  |
|  | Proportion of seats held by women in national parliaments (%)                 | *15.70% | Women in Leadership Roles  |
|  | Proportion of women in ministerial level positions (%)                        | *5.3%   | Women in Leadership Roles  |
| <b>WORK WELL-BEING</b>   | Length of paid leave (calendar days)  | *90%    | Maternity, Paternity, Adoption and Post Pregnancy Policies/Needs |
| <b>WELL-BEING</b>  | There is legislation on sexual harassment in employment                       |         | Anti-sexual Harassment Policies                                  |

Table 6.2: Secondary Data Heat Map - Thailand

As the heat map shows out of 28 World Bank indicators analysed, Thailand's performance is largely good with 21 indicators in the "green zone" and only 4 in the "red zone."

### Insights from Secondary Data

- ▶ Women are restricted from certain hazardous jobs.
- ▶ Female participation in ownership of the firms is relatively **high**.
- ▶ Thailand **prohibits the dismissal of pregnant workers and mandates equal remuneration for females** and males for work of equal value, ensuring strong legal protections for female employees.
- ▶ There is **no paid paternal leave** available for fathers, highlighting a gap in supporting shared parental responsibilities.
- ▶ **Access to Credit:** While the law does not discriminate in this regard, it does not explicitly prohibit it either.
- ▶ **Under-representation in Political Leadership:** There is a significant disparity in the number of seats occupied by women and the proportion of women in ministerial-level positions.
- ▶ While **representation in corporate leadership** is among the best in the globe, it is still not at par with men in leadership roles.

<sup>254</sup> The proportion of females in total employment in senior and middle management.

<sup>255</sup> Share of female directors is the proportion of female directors of newly registered limited liability companies out of the total number of directors of newly registered limited liability companies in the economy in the calendar year.

<sup>256</sup> Share of female directors is the proportion of female directors of newly registered limited liability companies out of the total number of directors of newly registered limited liability companies in the economy in the calendar year.

### Primary Survey Analysis

We evaluated the responses to the primary survey questions using the same methodology; the results are presented in the following heat map.

| The 4Ws  | WIB/WIE     | Primary Survey Question Number  | Rank <sup>†</sup> | Sub-section                                | Key  |
|--|-------------|---|-------------------|--|--|
| <sup>†</sup> The cells without %ages represent qualitative responses where numbers of responses are not relevant. Cells where %ages are provided represent the quantified responses to the question. The colour codes are explained above. |             |   |                   |  |  |
| <b>WORK</b>  | WIB         | What is the percentage of women employees in your organisation?<br><i>(Section C Q1)</i>  |                   | Working Arrangements                       | Rank 1: 75% and above<br>Rank 2: 50%-74%<br>Rank 3: 25% to 49%<br>Rank 4: Below 25%  |
|  | WIB and WIE | Is automation a threat or an opportunity for your career?<br><i>(Section D Q2)</i>  |                   | Training and Mentoring Opportunities       | Opportunity: Green<br>Threat: Red  |
|  | WIB         | Have you had to charge lower fee for a project or been denied a project/contract due to your gender?<br><i>(Section E Q1)</i>                               | 22%               | Pay Gaps and Career Growth and Development | % of yes<br>Rank 1: Below 25%<br>Rank 2: 25%-49%<br>Rank 3: 50% - 74%<br>Rank 4: 75% and above                               |
|  | WIE         | Have you ever been in a job where you were paid less than a male counterpart with the same qualifications?<br><i>(Section E Q1)</i>                         | 47%               | Pay Gaps and Career Growth and Development | % of yes<br>Rank 1: Below 25%<br>Rank 2: 25%-49%<br>Rank 3: 50% - 74%<br>Rank 4: 75% and above                               |
|  | WIE         | Have you ever felt that you were passed over or denied a promotion/raise in favour of an equally or less qualified male colleague?<br><i>(Section E Q2)</i> | 53%               | Pay Gaps and Career Growth and Development | % of yes<br>Rank 1: Below 25%<br>Rank 2: 25%-49%<br>Rank 3: 50% - 74%<br>Rank 4: 75% and above                               |
|  | WIB         | Do you feel that networking, participation in conferences and trainings play a role in the growth of your business?<br><i>(Section F Q1)</i>                | 90%               | Networking Skills and Opportunities        | % of yes<br>Rank 1: Below 25%<br>Rank 2: 25%-49%<br>Rank 3: 50% - 74%<br>Rank 4: 75% and above                               |
|  | WIB         | Are you a member of any trade or industry body/association?<br><i>(Section F Q2)</i>  | 27%               | Networking Skills and Opportunities        | % of women in trade body associations<br>Rank 1: 75% and above<br>Rank 2: 50%-74%<br>Rank 3: 25% to 49%<br>Rank 4: Below 25% |

| The 4Ws  | WIB/WIE     | Primary Survey Question Number  | Rank <sup>‡</sup> | Sub-section   | Key   |
|--|-------------|---|-------------------|---|---|
| <sup>‡</sup> The cells without %ages represent qualitative responses where numbers of responses are not relevant. Cells where %ages are provided represent the quantified responses to the question. The colour codes are explained above. |             |   |                   |   |   |
|  | WIB         | If yes, are your ideas and opinions dismissed /ignored at meetings of such bodies/ associations?<br><i>(Section F Q2)</i>           | 55%               | Networking Skills and Opportunities                               | % of yes<br>Rank 1: Below 25%<br>Rank 2: 25%-49%<br>Rank 3: 50% - 74%<br>Rank 4: 75% and above                          |
|  | WIE         | Does your company allow you participation in conferences, optional trainings, and other networking events?<br><i>(Section F Q1)</i> | 93%               | Networking Skills and Opportunities                               | % of yes<br>Rank 1: 75% and above<br>Rank 2: 50%-74%<br>Rank 3: 25% to 49%<br>Rank 4: Below 25%                         |
|  | WIE         | If yes, do you attend such events? (You can choose more than one option)<br><i>(Section F Q1)</i>                                   | 78%               | Networking Skills and Opportunities                               | % of women attending such events<br>Rank 1: 75% and above<br>Rank 2: 50%-74%<br>Rank 3: 25% to 49%<br>Rank 4: Below 25% |
|  | WIB and WIE | 'Childcare is the sole responsibility of a woman.' Do you agree with this statement?<br><i>(Section G Q3)</i>                       | 66%               | Maternity, Paternity, Adoption and Post Pregnancy Policies/ Needs | Rank 1: Strongly Disagree<br>Rank 2: Somewhat Disagree<br>Rank 3: Somewhat Agree<br>Rank 4: Strongly Agree              |
| <b>WEALTH</b>  | WIB and WIE | Have you ever received any guidance/ advice/ training in handling finances?<br><i>(Section A Q1)</i>                                | 73%               | Financial Literacy  | % of yes<br>Rank 1: 75% and above<br>Rank 2: 50%-74%<br>Rank 3: 25% to 49%<br>Rank 4: Below 25%                         |
|  | WIB         | Do you have autonomy/control over your earnings and/or wealth?<br><i>(Section A Q2)</i>   | 92%               | Financial Literacy  | % of yes<br>Rank 1: 75% and above<br>Rank 2: 50%-74%<br>Rank 3: 25% to 49%<br>Rank 4: Below 25%                         |
|  | WIE         | Do you have the confidence to manage your finances, make investment and expenditure decisions?<br><i>(Section A Q2)</i>             | 79%               | Financial Literacy  | % of yes<br>Rank 1: 75% and above<br>Rank 2: 50%-74%<br>Rank 3: 25% to 49%<br>Rank 4: Below 25%                         |



| The 4Ws  | WIB/WIE     | Primary Survey Question Number  | Rank <sup>‡</sup> | Sub-section                    | Key   |
|--|-------------|---|-------------------|--------------------------------|---|
| <sup>‡</sup> The cells without %ages represent qualitative responses where numbers of responses are not relevant. Cells where %ages are provided represent the quantified responses to the question. The colour codes are explained above. |             |   |                   |                                |   |
|  | WIB and WIE | How do you feel financially independent women are viewed by society?<br><i>(Section C Q1)</i>   | 93%               | Wealth Creation and Investment | % of with admiration<br>Rank 1: 75% and above<br>Rank 2: 50%-74%<br>Rank 3: 25% to 49%<br>Rank 4: Below 25% |
|  | WIB and WIE | Do you think working women accumulate less wealth over their life time, than working men of similar qualifications?<br><i>(Section C Q4)</i>  | 46%               | Wealth Creation and Investment | % of yes<br>Rank 1: Below 25%<br>Rank 2: 25%-49%<br>Rank 3: 50% - 74%<br>Rank 4: 75% and above              |
|  | WIB         | Do you have access to formal credit for entrepreneurship goals?<br><i>(Section D Q1)</i>  | 67%               | Access to Credit               | % of yes<br>Rank 1: 75% and above<br>Rank 2: 50%-74%<br>Rank 3: 25% to 49%<br>Rank 4: Below 25%             |
|  | WIB         | Have you availed of loan/ credit facilities?<br><i>(Section D Q2)</i>   | 62%               | Access to Credit               | % of yes<br>Rank 1: 75% and above<br>Rank 2: 50%-74%<br>Rank 3: 25% to 49%<br>Rank 4: Below 25%             |
|  | WIB         | In your experience, are the norms for obtaining credit stricter for women compared to men? (such as additional collateral, more documentation, higher interest rates, more guarantors)<br><i>(Section D Q3)</i> | 43%               | Access to Credit               | % of yes<br>Rank 1: Below 25%<br>Rank 2: 25%-49%<br>Rank 3: 50% - 74%<br>Rank 4: 75% and above              |
|  | WIB         | Do you have to rely on informal sources of credit for business or other purposes?<br><i>(Section D Q4)</i>  | 46%               | Access to Credit               | % of yes<br>Rank 1: Below 25%<br>Rank 2: 25%-49%<br>Rank 3: 50% - 74%<br>Rank 4: 75% and above              |
| <b>WELFARE</b>   | WIE         | Have you ever availed of any government policy/scheme that promotes female participation in the workforce?<br><i>(Section A Q1)</i>   | 9%                | Government Policies            | % of yes<br>Rank 1: 75% and above<br>Rank 2: 50%-74%<br>Rank 3: 25% to 49%<br>Rank 4: Below 25%             |

| The 4Ws  | WIB/WIE     | Primary Survey Question Number   | Rank <sup>‡</sup> | Sub-section               | Key   |
|--|-------------|--|-------------------|---------------------------|---|
| <sup>‡</sup> The cells without %ages represent qualitative responses where numbers of responses are not relevant. Cells where %ages are provided represent the quantified responses to the question. The colour codes are explained above. |             |  |                   |                           |   |
|  | WIB         | Have you ever availed of any government policy/scheme that promotes entrepreneurship among women?<br><i>(Section A Q1)</i>   | 7%                | Government Policies       | % of yes<br>Rank 1: 75% and above<br>Rank 2: 50%-74%<br>Rank 3: 25% to 49%<br>Rank 4: Below 25% |
|  | WIB and WIE | Are there bottlenecks in welfare benefits reaching women?<br><i>(Section A Q2)</i>   | 37%               | Government Policies       | % of yes<br>Rank 1: Below 25%<br>Rank 2: 25%-49%<br>Rank 3: 50% - 74%<br>Rank 4: 75% and above  |
|  | WIB and WIE | Do some women-centric government policies work against the interests of women in the workforce?<br><i>(Section A Q3)</i>   | 32%               | Government Policies       | % of yes<br>Rank 1: Below 25%<br>Rank 2: 25%-49%<br>Rank 3: 50% - 74%<br>Rank 4: 75% and above  |
|  | WIB         | Women in leadership/decision making roles can help reduce gender bias/discrimination and break down traditional roles and stereotypes. Do you agree?<br><i>(Section C Q1)</i>                            | 83%               | Women in Leadership Roles | % of yes<br>Rank 1: 75% and above<br>Rank 2: 50%-74%<br>Rank 3: 25% to 49%<br>Rank 4: Below 25% |
|  | WIE         | Have you experienced bias/discrimination at the workplace based on your gender?<br><i>(Section C Q1)</i>   | 43%               | Women in Leadership Roles | % of yes<br>Rank 1: Below 25%<br>Rank 2: 25%-49%<br>Rank 3: 50% - 74%<br>Rank 4: 75% and above  |
|  | WIB and WIE | Have women in political leadership been effective in advocating women's needs?<br><i>(Section C Q4)</i>  | 77%               | Women in Leadership Roles | % of yes<br>Rank 1: Below 25%<br>Rank 2: 25%-49%<br>Rank 3: 50% - 74%<br>Rank 4: 75% and above  |
|  | WIB and WIE | Have women in leadership positions in organisations or trade / industry associations been able to advance women's cause and create a strong pipeline of women in the workforce?<br><i>(Section A Q3)</i> | 80%               | Women in Leadership Roles | % of yes<br>Rank 1: 75% and above<br>Rank 2: 50%-74%<br>Rank 3: 25% to 49%<br>Rank 4: Below 25% |

| The 4Ws  | WIB/WIE     | Primary Survey Question Number   | Rank <sup>‡</sup> | Sub-section                     | Key   |
|--|-------------|--|-------------------|---------------------------------|---|
| <sup>‡</sup> The cells without %ages represent qualitative responses where numbers of responses are not relevant. Cells where %ages are provided represent the quantified responses to the question. The colour codes are explained above. |             |  |                   |                                 |   |
| <b>WELL-BEING</b>  | WIB and WIE | Do you go for regular health check-ups?<br><i>(Section A Q3- WIB)</i><br><i>(Section A Q4- WIE)</i>  | 73%               | Physical Well-being             | % of yes<br>Rank 1: 75% and above<br>Rank 2: 50%-74%<br>Rank 3: 25% to 49%<br>Rank 4: Below 25% |
|  | WIE         | Do you have health insurance?<br><i>(Section A Q3)</i>   | 83%               | Physical Well-being             | % of yes<br>Rank 1: 75% and above<br>Rank 2: 50%-74%<br>Rank 3: 25% to 49%<br>Rank 4: Below 25% |
|  | WIB and WIE | Does your organisation have a grievance redress policy that covers safety and security of women?<br><i>(Section A Q4- WIB)</i><br><i>(Section A Q5- WIE)</i>                               | 63%               | Physical Well-being             | % of yes<br>Rank 1: 75% and above<br>Rank 2: 50%-74%<br>Rank 3: 25% to 49%<br>Rank 4: Below 25% |
|  | WIB and WIE | Are your work hours too long for you to focus on your personal well-being?<br><i>(Section B Q1)</i>  | 45%               | Emotional Well-being            | % of yes<br>Rank 1: Below 25%<br>Rank 2: 25%-49%<br>Rank 3: 50% - 74%<br>Rank 4: 75% and above  |
|  | WIB and WIE | Are there adequate support systems and resources (e.g. mental health/ wellness programmes, counselling, etc) for managing work-life balance and avoiding burnout?<br><i>(Section B Q1)</i> | 54%               | Emotional Well-being            | % of yes<br>Rank 1: 75% and above<br>Rank 2: 50%-74%<br>Rank 3: 25% to 49%<br>Rank 4: Below 25% |
|  | WIB and WIE | Have you ever faced any backlash/criticism for prioritizing your career over family responsibilities?<br><i>(Section B Q2)</i>   | 41%               | Emotional Well-being            | % of yes<br>Rank 1: Below 25%<br>Rank 2: 25%-49%<br>Rank 3: 50% - 74%<br>Rank 4: 75% and above  |
|  | WIB         | As a woman business owner, have you ever experienced any form of sexual harassment during business interactions?<br><i>(Section C Q1)</i>  | 23%               | Anti-sexual Harassment Policies | % of yes<br>Rank 1: Below 25%<br>Rank 2: 25%-49%<br>Rank 3: 50% - 74%<br>Rank 4: 75% and above  |

| The 4Ws  | WIB/WIE     | Primary Survey Question Number   | Rank <sup>‡</sup> | Sub-section                     | Key   |
|--|-------------|--|-------------------|---------------------------------|---|
| <sup>‡</sup> The cells without %ages represent qualitative responses where numbers of responses are not relevant. Cells where %ages are provided represent the quantified responses to the question. The colour codes are explained above. |             |  |                   |                                 |   |
|  | WIB         | Does your organisation have an anti-sexual harassment policy that is adequately communicated to all employees?<br><i>(Section C Q2)</i>                          | 65%               | Anti-sexual Harassment Policies | % of yes<br>Rank 1: 75% and above<br>Rank 2: 50%-74%<br>Rank 3: 25% to 49%<br>Rank 4: Below 25% |
|  | WIE         | Is your organization's anti-sexual harassment policy adequately communicated to all the employees?<br><i>(Section C Q1)</i>                                      | 70%               | Anti-sexual Harassment Policies | % of yes<br>Rank 1: 75% and above<br>Rank 2: 50%-74%<br>Rank 3: 25% to 49%<br>Rank 4: Below 25% |
|  | WIB and WIE | Does your organisation provide resources or support for employees who have experienced sexual harassment, such as counselling services?<br><i>(Section C Q2)</i> | 55%               | Anti-sexual Harassment Policies | % of yes<br>Rank 1: 75% and above<br>Rank 2: 50%-74%<br>Rank 3: 25% to 49%<br>Rank 4: Below 25% |

Table 6.3: Primary Survey Heat Map - Thailand

### Insights from Primary Survey

- ▶ Only 22% business owners said that they had to charge lower fee for a project or been denied a project/contract due to their gender.
- ▶ 90% of the respondents said that networking, participation in conferences and trainings play a role in the growth of business.
- ▶ 27% of the women entrepreneurs surveyed are members of some trade or industry body/association.
- ▶ 66% of the respondents do not agree with the statement, 'Childcare is the sole responsibility of the women.'
- ▶ 46% of women said that they believe that working women accumulate less wealth than men.
- ▶ Despite more than 90% of WIB reporting that they **have autonomy/control over their earnings / wealth**, many reported that they **experienced stricter norms for obtaining credit** (like more collateral, documentation etc). 46% said that they have **relied on informal credit** sources.
- ▶ Less than 10% of the women surveyed have availed of any government policies/schemes that promote female participation in the workforce or entrepreneurship among women.
- ▶ Only 18% of the respondents said that they do not have any health insurance.

### Comparative Analysis of Heat Maps

The findings of both the heat maps are summarised below:

| World Bank Indicators |                   | Primary Survey Indicators |                   |
|-----------------------|-------------------|---------------------------|-------------------|
| Rank                  | No. of indicators | Rank                      | No. of indicators |
| Rank 1                | 21                | Rank 1                    | 15                |
| Rank 2                | 1                 | Rank 2                    | 17                |
| Rank 3                | 2                 | Rank 3                    | 4                 |
| Rank 4                | 4                 | Rank 4                    | 2                 |
| <b>Total</b>          | <b>28</b>         | <b>Total</b>              | <b>38</b>         |

Table 6.4: Comparative Analysis of Heat Maps - Thailand

The World Bank indicators represent the legislative framework in place for women in the country. The primary survey however is:

- a. more nuanced;
- b. based on a small sample and therefore has a more focused outreach;
- c. based on the actual experiences of women in business and employment in the formal workforce.

As a result, there are more indicators evaluated in the primary survey. The difference in number of indicators in each rank thus suggests that while some strong policies are in place, action on those policies needs to be more robust and effective.

## Key Takeaways

### COUNTRY BRIEF

**Economic Empowerment:** Thailand emerges as a leader in economic development in the region, with robust economic indicators and a high per capita GDP.

**Labour Force Trends:** Thailand has shown significant progress in women's representation and participation in the workforce, influenced by its economic prosperity and gender equality initiatives. The FLFP rate stands at 60% as compared to 76% among men.

**Gender Gap Report:** Thailand performs well in the WEF's GGR, ranking 65 out of 146 countries. Its performance is amongst the worst in political empowerment.

**WBL Indicators:** Thailand scores 60/100 in legal frameworks, which is lower than the global average (of 64.2) but higher than the regional average of 57.8.

**Education Disparities:** Thailand has made significant strides in reducing gender disparities in education, contributing to better economic participation outcomes for women.

### WORK

- ▶ **Entry Barriers:** Section 38 and Section 39 of the Labour Protection Act restricts women from taking up some jobs under certain hazardous conditions.
- ▶ **Automation:** Between 2010 and 2020, the value of Thailand's digital services sector expanded by 37%, but the number of digital workers only rose by 26%. The absence of the corresponding tech skills to meet the demand driven by this digital transformation will limit businesses' ability to digitally grow and transform.
- ▶ **Re-skilling and Up-skilling:** Thailand's Ministry of Labour mandates at least 30% women in training programmes for new recruits and 40% in programmes for independent professionals. Additional support through infrastructure and training upgrades have also been mandated.
- ▶ **Pay Gaps and Career Growth:** In 2020, this gap was 11% and consequently, women's earnings were 89.1 cents for every dollar earned by men.
- ▶ **Maternity, Paternity and Adoption Policies:** Comprehensive policies are in place under the Labour Laws providing maternity leave, however there is no mandatory (paid) paternity leave in place.

### WEALTH

- ▶ **Financial Literacy:** Thai women do not lag behind men in financial literacy levels.
- ▶ **Entrepreneurship Initiatives:** There are many policies in place to support entrepreneurship. However, most of these policies are gender neutral.
- ▶ **Access to Credit:** There are policies in place to support female entrepreneur's access to formal credit, and 67% of Thai women entrepreneurs surveyed said that they have access to formal credit. However 46% also said that they have had to rely on informal sources of credit.



## WELFARE

- ▶ **Government Policies:** Thailand's government has implemented policies to promote gender equality and support women's participation in the workforce. However, only 7% of the WIB and 9% of WIE respondents in the primary survey said that they have availed of any schemes.
- ▶ **Political Participation:** Gender representation in political participation in Thailand is very low. It ranks at 102 in the political empowerment sub-index of the WEF GGR of 2024.
- ▶ **Leadership Roles:** In corporate leadership, Thailand has a higher percentage of women in senior leadership roles compared to both the Asia-Pacific region and the global average.

## WELL-BEING

- ▶ **Unpaid Labour Work:** Women dedicate 3.2 times more time to unpaid domestic and care work compared to men.
- ▶ **Universal Healthcare Coverage Scheme:** In 2002, the Thai government introduced the Universal Healthcare Coverage Scheme, wherein healthcare became free. Under this scheme, the beneficiaries are entitled to free medical treatment for most diseases.
- ▶ **Anti-sexual Harassment Policies:** Thailand does not have strong anti-sexual harassment policies in place.



*Thailand, predominantly a patriarchal society with certain matriarchal characteristics, sees the oldest male typically holding authority in family and social affairs. Its' economic growth and progressive gender equality initiatives have however resulted in significant improvements in women's workforce participation and leadership roles. Despite these advances, challenges remain, such as pay gaps, limited access to digital skills and low political participation. Strengthening policies to enhance financial literacy, access to credit and enforcement of strong anti-sexual harassment laws is crucial. By addressing these areas, Thailand can further bridge the gender gap, promoting a more inclusive and equitable society.*



## 6.5 What can Thailand do?

Based on the analysis and conclusions drawn from our research the government of Thailand (and corporates where applicable) would do well to consider the following recommendations for enhancing workforce participation of women in the formal sector.

### WORK

- ▶ **Removing entry barriers** that prevent women from working in certain industries and jobs and **restrictions on pregnant women** working under certain conditions.
- ▶ Developing **the care economy as a potential avenue** for employment generation given the growing aging population in Thailand.
- ▶ **Publishing sex-disaggregated data** on employment which will help in the drafting of policies focussed on increasing the participation of women in the formal workforce.
- ▶ Ensuring **pay gaps** do not widen through monitoring mechanisms.
- ▶ **Extending the public transport system network** and making it more affordable in rural and suburban regions to facilitate to up-skilling/re-skilling since mobility was a key issue cited for the inability to up-skill/re-skill.

### WEALTH

- ▶ Legislation explicitly **prohibiting discrimination in access to credit based on gender**.

### WELFARE

- ▶ Improving **women's participation in political leadership** and decision making roles.

### WELL-BEING

- ▶ Stronger **laws on sexual harassment** removing all ambiguities related to definitions, operation and penalties.
- ▶ **Mental health awareness** to de-stigmatise mental health issues and encourage open conversations about mental well-being.

Figure 6.11: Summary of Policy Recommendations - Thailand

## Work

### Government

#### **Removing Entry Barriers**

In Thailand, discrimination in employment based on gender, marital status or age is prohibited by law. There is also a specialised body that receives complaints about gender discrimination in employment under the Gender Equality Act (WBL 2.0, 2024).

Sections 38 and 39 of Thailand's Labour Protection Act however, provide certain "protections" for women, to "safeguard" their interests. They include prohibiting employers from requiring female employees to engage in certain jobs like mining or construction work, in the production or transportation of explosives or flammable materials, and other restrictions focusing on pregnant women, etc.

While these measures are well-intentioned, the effect is that they restrict even individual women who are physically equipped, able, interested and willing to do these jobs from choosing to do them, thus restricting access to fair work and pay. These barriers are contrary to recommendations of the International Labour Organisation (ILO) which say that any job restrictions should be limited to maternity protection and not be based on assumptions regarding women's capacity or role in society.

Reforms in the Labour Act are thus required in Thailand to remove these restrictions, which will contribute to further boosting women's participation in the economy and overall economic growth.

#### **Developing the Care Economy**

There is an emerging challenge in the Thailand economy on account of an increase in the

proportion of the aging population. Data suggests that over 20% of the population will be aged over 60 by 2025. Apart from a potential labour shortage for the economy, leading to heightened demand for labour, it will also likely lead to more women stepping back from or dropping out of the workforce due to unpaid caregiving demands which traditionally fall on women, thus further shrinking the labour market.

However the Thai government could see this as a potential avenue for employment generation as well, as the demands from the care economy, especially for specialised care, will rise. Planning and creating an enabling environment for development of the care economy especially for elder care in this scenario, is imperative. It will not only ensure adequate and effective care for the elder, but will also be a means of relieving women of the sole responsibility of caregiving.

#### **Publishing Sex-disaggregated Data on Employment**

The data analysed in this study indicates that Thailand performs relatively better in various women-centric indicators compared to the other countries covered in the study. However, it still has a long way to go towards achieving complete gender parity as the gaps in labour force participation rates suggest – the female labour force participation is 60% and the male labour force participation rate is 76%. Bridging this gap and raising the overall participation rate requires focused policy intervention.

Sex-disaggregated data on employment and business is not available in Thailand. This issue was also flagged by researchers interviewed in Thailand, who highlighted the need for sex-disaggregated data which would serve as a guide to gender focused economic interventions, policies and schemes. WBL 2.0 (2024)

recommends that such data be published at least annually.

The government should consider publishing such data regularly, to help in the drafting of policies that focus on increasing the participation of women in the formal workforce.

### ***Ensuring Pay Gaps do not Widen***

Thailand's Labour Protect Act mandates equal remuneration for work of equal value. However according to UN Women, the gender pay gap in Thailand has seen notable changes over recent years, increasing from 2.5% in 2015 to 10.94% in a mere span of five years. In the primary survey also while fewer women in business experience pay disparities in contracts, almost half of the women in employment said that have been paid less than their male counterparts with the same qualifications. Discrimination based on gender was cited as the most common reason as well as lack of transparency in salary structures.

According to WBL 2.0 (2024) there are no pay transparency measures or enforcement mechanisms in place to address gender pay gaps.

To ensure that pay gaps do not widen further, and in fact reduce, monitoring mechanisms including transparency measures should be put in place by regulators.

### ***Inability to Up-skill / Re-skill to Due to Mobility Issues***

The Thailand government has introduced several measures for the up-skilling and re-skilling of women. However, in the primary survey, while access to and use of technology is considered the biggest enabler for women's professional growth, and automation is viewed as an opportunity for career growth, lack of mobility was cited as one of the major challenges to up-skilling and re-skilling.

Researchers interviewed in Thailand confirm that while public transport is well connected and available in abundance, especially in Bangkok, it is expensive and works to the disadvantage of women who also face pay gaps due to their gender.

To facilitate greater mobility the government should consider extending the public transport network to cover more areas, especially in rural and sub-urban regions. It should also be made more affordable through subsidies or discounted fares for women.

## **Wealth**

### *Government*

### ***Access to Credit and Uptake of Government Schemes Promoting Women in the Workforce***

According to WBL 2.0 (2024) expert opinions suggest that almost all women have equal access to credit as men. This is corroborated by the primary survey, though many women also said that they have faced additional obstacles such as additional collateral and documentation to access such credit unlike men. Almost half also reported having relied on informal credit sources consequently.

While the law does not discriminate between women and men in accessing credit, such discrimination is not explicitly prohibited.

To improve access to credit and protect women, the government may consider introducing legislation to explicitly prohibit discrimination in access to credit based on gender.

## **Welfare**

### *Government*

### ***Improving Women's Participation in Political Leadership and Decision Making Roles***

Greater representation of women in political

leadership roles is often believed to have a positive impact on women's economic empowerment, which has a further positive impact on reducing gender disparities in other spheres. This is however not a guarantee, nor does poor representation in politics always translate to a population of economically disempowered women.

A large majority of the women surveyed in Thailand feel that that women in political leadership and women in organisational leadership positions have been effective in advocating for women's needs. However, as an overall analysis of the economy and society reveal, while Thailand does perform well in several women-centric indicators, full parity is yet to be achieved. A greater representation of women in decision making roles thus could significantly further reduce existing gender disparities and increase the female labour force participation, thus economically empowering more women, leading to overall economic growth.

Among other suggestions, those surveyed in Thailand said that reserving a specified proportion of positions for women across levels and departments can increase representation in formal employment and decision-making roles (in the corporate sector and in politics). Even while making this suggestion, they added a caveat that quotas in employment and board positions have gone against the interests of women in the workforce.

Notwithstanding these misgivings, the international experience of affirmative action has been that it does reduce discrimination and create opportunities that otherwise are not easily available or accessible to marginalised social groups. The Thai government may thus consider introducing such quotas for women in their bid to achieve gender parity.

## Well-Being

### Government

#### **Stronger Laws on Sexual Harassment**

Thailand lacks a comprehensive legislation on sexual harassment at the workplace. Though the Labour Protection Act prohibits sexual harassment by an employer, supervisor, or inspector, the scope, definitions, etc. are unclear and ambiguous.

Comprehensive and clear legislation, the implementation of which is effectively monitored, would further instil confidence and a feeling of safety among women in the workforce. The government should therefore put in place a comprehensive legislation, removing all ambiguities related to definitions, operation and penalties, to prevent and address sexual harassment in workplaces and public spaces.

The ***Sexual Harassment of Women at Workplace (Prevention, Prohibition and Redressal) Act, 2013*** in India which has provided a strong legal framework to address sexual harassment, leading to increased awareness and reporting of cases, could be used as a model.

### Corporates/Civil Society

#### **Mental Health Awareness**

Mental health issues are a growing problem among the youth in Thailand, though it is not considered gender specific.

Promoting mental health awareness involves awareness campaigns, integrating mental health education into schools and workplaces, and ensuring access to mental health services.

The government, corporates and civil society organisations can collaborate to de-stigmatise mental health issues and encourage open conversations about mental well-being.

To translate these awareness efforts into tangible outcomes, it is essential to implement comprehensive initiatives that address mental health at multiple levels. Key components of an effective mental health awareness initiative include training programmes for educators, employers and community leaders on recognising and addressing mental health issues, creating safe spaces for individuals to seek help and providing resources such as counselling services, hotlines, and support groups.

# Chapter 7 Thailand Stands Out – The Key Learnings

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## Thailand Stands Out – The Key Learnings

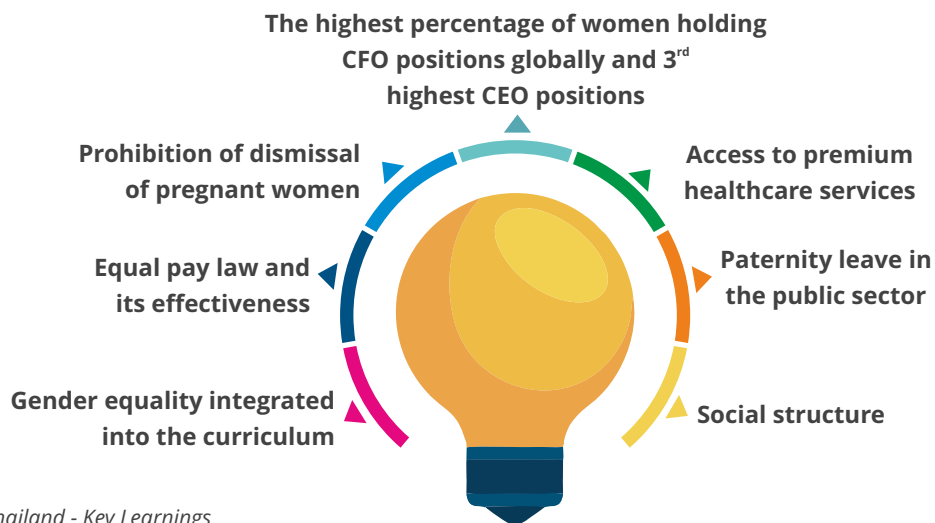


Figure 7.1: Thailand - Key Learnings

This study identified Thailand as an anchor country for our analysis of gender parity and women’s economic empowerment, based on certain key indicators (*refer Chapter 1: Setting the Context for details*). An in-depth examination of Thailand's successes was therefore necessary, to identify the reasons for their relative better performance, in comparison with the other countries in this study.

Valuable insights have been gleaned from this examination, thus offering actionable recommendations that other countries seeking to enhance women's participation in the formal sector and creating a framework for sustainable progress and empowerment can adopt and adapt. This chapter covers the key learnings from our evaluation of Thailand.

### 7.1 Gender Equality Integrated into the Curriculum

Thailand has a very strong education system, which does not discriminate between girls and boys; and women have over the decades attained levels of education at par or in some levels more than men – a commendable achievement. To further propagate the importance and acceptance of gender equality,

the 2015 Gender Equality Act, which prohibits gender-based discrimination, has also integrated gender equality into the curriculum.

The Ministries of Education and Social Development and Human Security were assigned the task of issuing the gender equality curriculum. In addition, the Department of Women's Affairs and Family Development had also undertaken a project for the elimination of gender stereotypes and sexist language in educational materials in primary, secondary and tertiary levels of education.

*A measure of this nature is essential to instil the importance of gender equality among the population at a young age, which will percolate into adult life, actions and policies; a measure absent in the other three countries – Bangladesh, India and Sri Lanka, which they can surely emulate.*

### 7.2 Equal Pay Law and its Effectiveness

Thailand is the only country in this study that legally mandates equal pay for women and men, for equal work, **and also** has the amongst lowest gender pay gaps. The wage gap was



estimated at 2.5% (in 2015); it widened in subsequent years (10.94% in 2020).<sup>257</sup> It is still the lowest among the four countries being studied. Sectoral segregation and parenthood partly explain the existing differences.

According to the Labour Protection Act (No 7), B.E. 2562 (2019), Article 53 it is required that male and female employees who perform work of the same type, quality, quantity, or work of equal value must receive equal compensation, which includes equality in wages, overtime payments, payments for work performed on holidays, and overtime payments for work performed on holidays.<sup>258</sup>

Several reasons can be attributed to this low gap: the narrowing of the education gap, which has led to the narrowing of the gap in the labour market, which in turn has led to the narrowing of pay gaps.

Bangladesh and India do have laws that mandate equal remuneration for women and men for the same job. However wage gaps in these countries are much higher (more than 30%) – monitoring mechanisms are therefore necessary in these countries to ensure compliance. Sri Lanka on the other hand does not have such a law in place and also experiences wage gaps (approximately 27%) – Sri Lanka must enact a law with a robust monitoring mechanism to ensure security of pay to women.

### 7.3 Prohibition of Dismissal of Pregnant Women

Section 43 of the Labour Protection Act (1998) in Thailand prohibits employers from terminating female employees due to pregnancy, ensuring and protecting them from discrimination.

Sri Lanka also has a law that prohibits termination of employment due to pregnancy, or confinement or on account of illness consequent to pregnancy.<sup>259</sup> The Indian law also prohibits it under the Maternity Benefit Act, 1961.

However, Bangladesh does not have a specific provision of this nature, and should consider explicitly prohibiting such dismissal.

### 7.4 The Highest Percentage of Women Holding CFO Positions Globally and 3<sup>rd</sup> Highest CEO Positions

Thailand boasts of a higher percentage of women in senior leadership roles compared to both the Asia-Pacific region and the global average. In mid-market companies in particular, women occupy 32% of senior leadership positions, surpassing the global average of 27% and the Asia-Pacific average of 26%.<sup>260</sup>

Representation in top executive roles is also very high. About 24% of CEOs and Managing Directors in Thailand are women, which is higher than the global average of 20% and significantly higher than the Asia-Pacific average of 13%. Notably, the most common senior leadership position held by women in Thailand

<sup>257</sup>UN Women. "Economic Empowerment in Thailand." <https://interactive.unwomen.org/multimedia/infographic/economicempowermentindianocean/en/thailand.html>.

<sup>258</sup>UN Women. (June 2022). Thailand: Gender Equality and Empowerment of Women and Girls. Retrieved from <https://www.unwomen.org/sites/default/files/2022-06/Thailand%20%28EN%29.pdf>.

<sup>259</sup>The Maternity Benefits Ordinance, LawNet. <https://www.srilankalaw.lk/m/697-maternity-benefits-ordinance.html>.

<sup>260</sup>UN Women Asia and the Pacific. "Thailand." <https://asiapacific.unwomen.org/en/countries/thailand>.

is Chief Financial Officer, with women constituting 43% of all CFOs. This makes **Thailand the country with the highest percentage of female CFOs globally and the third-highest percentage of female CEOs.**

Under Indian law, the Companies Act, 2013 makes it mandatory for all listed companies and other large companies to appoint at least one-woman director to their Boards.<sup>261</sup> Prior to enactment of this law, women's representation on boards was limited to 6%.<sup>262</sup> In 2023 while this has risen to 18.3%,<sup>263</sup> for many companies, it has become a mere compliance requirement. Further, because it is not legislated, this diversity does not percolate to the executive leadership within companies, resulting in a shrinking pipeline of qualified women in leadership positions.

*Creating a dedicated leadership pipeline among women through well designed training and mentoring programmes is necessary. This will ensure creation of a pool of leaders, and that legislation does not fail for lack of adequate women candidates.*

### 7.5 Access to Premium Healthcare Services

The healthcare system in Thailand is considered among the best in the world; as of 2023, 99.5% of the population was covered by health insurance. It is not only affordable for

beneficiaries, but also for the government.<sup>264</sup>

Thailand achieved universal health coverage in 2002, when the whole population was covered by one of three public health insurance schemes: the Civil Servant Medical Benefit Scheme (CSMBS), the Social Health Insurance (SHI) and the Universal Coverage Scheme (UCS). While CSMBS and SHI are employment-related coverages, UCS is an entitlement to health care for Thai citizens. Thais who are not covered by CSMBS or SHI, (around 75% of the population), are covered by a tax-financed UCS, which provides citizens with an entitlement to health as a health safety net.<sup>265</sup>

The UCS is funded through taxes and places the biggest cost burden on those that are most able to afford it. Consequently, **the biggest beneficiaries of the scheme have been those with the lowest income, in particular women of child-bearing age.**<sup>266</sup>

SHI is linked with employment status, UCS provides citizens with the entitlement to health. This means that, when SHI members retire or become unemployed and are no longer covered by SHI, they will be automatically transferred to UCS. Conversely, when UCS members are employed, they will be covered by SHI. For CSMBS, when dependent children of government officials turn 20, they are

<sup>261</sup>The Companies Act 2013 S149, 2013

<sup>262</sup>Ernst & Young (2022), Diversity in the Boardroom: progress and the way forward. [https://assets.ey.com/content/dam/ey-sites/ey-com/en\\_in/topics/women-fast-forward/2022/09/ey-dei-report.pdf](https://assets.ey.com/content/dam/ey-sites/ey-com/en_in/topics/women-fast-forward/2022/09/ey-dei-report.pdf).

<sup>263</sup>Deloitte. "Women in the Boardroom: A Global Perspective." Deloitte India, 2024. [<https://www2.deloitte.com/in/en/pages/about-deloitte/articles/Women-in-boardroom-A-global-perspective.html>]

<sup>264</sup>The Economist. "Why Is Thai Health Care So Good?" *The Economist*, July 4, 2024. <https://www.economist.com/asia/2024/07/04/why-is-thai-health-care-so-good>."

<sup>265</sup>World Health Organization. "Case Study Thailand: Evidence for Health System Development." [https://wkc.who.int/docs/librariesprovider24/wkc-projects-documents/2-8-case-study-thailand.pdf?sfvrsn=d6082322\\_1](https://wkc.who.int/docs/librariesprovider24/wkc-projects-documents/2-8-case-study-thailand.pdf?sfvrsn=d6082322_1).

<sup>266</sup>Buchan, Lizzy. "Thailand Gave Healthcare to Its Entire Population and the Results Were Dramatic." World Economic Forum, April 24, 2019.. <https://www.weforum.org/agenda/2019/04/thailand-gave-healthcare-to-its-entire-population-and-the-results-were-dramatic/>.

automatically transferred to UCS. ***This seamless transition across insurance schemes ensures health insurance entitlement to the whole Thai population.***<sup>267</sup>

Challenges however exist with more than a fifth of Thais currently over 60 (within the next decade it could be a third). This could put a strain on the public-health system and government finances. Efforts are however already under way with several specific policies rolled out for the elderly.<sup>268</sup>

The universal nature of the scheme in Thailand, ensures that all citizens are covered irrespective of gender. Easy access means that women do not neglect their health which affords them time to focus on other relevant matters like their careers and leisure activities.

India also has a large network of public healthcare facilities, however navigating the system and accessing services is fraught with difficulties.

*This highlights the necessity of a robust healthcare system which is easy and smooth to navigate resulting in macro benefits for the society at large.*

## 7.6 Paternity Leave

Thailand gives legal sanction of some form of paternity leave. Male government officials,

whose registered wives<sup>269</sup> have given birth can avail of up to 15 days paternity leave. The number of days leave offered is quite low and is also unpaid (*and is also therefore rarely used*).<sup>270</sup> Despite these drawbacks, it has to be acknowledged that this is a step in the right direction toward recognising and redistributing unpaid care work, which largely falls on the mother.

Sri Lanka is the only other country studied that grants fathers in the public sector three days of leave. Neither Bangladesh nor India have paternity leave policies, whether for the private or public sector. Some companies in these countries do proactively offer such benefits to their employees, but they are few and far between. ***A strong cultural shift needs to take root in all these countries to normalise paternity leave.***

## 7.7 Social Structure

While anomalies do exist in gender parity in Thailand, it is undoubtedly among the better performers in the South Asia region. It is one of the few places in the world where there is a near **absence** of division of labour. Women do much of the same work as men, even ploughing the fields. Men help with cooking, cleaning the house, washing clothes and taking care of babies. Married couples may reside for a time

<sup>267</sup> World Health Organization. "Case Study Thailand: Evidence for Health System Development." [https://wkc.who.int/docs/librariesprovider24/wkc-projects-documents/2-8-case-study-thailand.pdf?sfvrsn=d6082322\\_1](https://wkc.who.int/docs/librariesprovider24/wkc-projects-documents/2-8-case-study-thailand.pdf?sfvrsn=d6082322_1).

<sup>268</sup> The Economist. "Why Is Thai Health Care So Good?" *The Economist*, July 4, 2024. <https://www.economist.com/asia/2024/07/04/why-is-thai-health-care-so-good>."

<sup>269</sup> De-facto informal marriages, common-law marriage or Buddhist marriage or any religious marriage ceremony are not recognized as legal marriages under Thai Civil Law and therefore do not create any legal rights, duties, powers, or responsibilities of husband and wife. Only officially registered marriages entered into the government's marriage register are recognized as legal and valid marriages in Thailand and will create the rights, duties and responsibilities of husband and wife under Thai family laws. <https://www.thaicontracts.com/articles/8-thai-law-isn-t-simple/66-marriage-in-thailand.html#:~:text=Only%20officially%20registered%20marriages%20entered,wife%20under%20Thai%20family%20laws>

<sup>270</sup> Thai Women's Unpaid Care and Domestic Work and the Impact on Decent Employment (UNDP, 2022) [https://www.undp.org/sites/g/files/zskgke326/files/2023-03/UNDP\\_domesticwork\\_draft14\\_EN\\_without\\_Bleed\\_0.pdf](https://www.undp.org/sites/g/files/zskgke326/files/2023-03/UNDP_domesticwork_draft14_EN_without_Bleed_0.pdf)

with the wife's family, but their ideal residence is an independent nuclear household. In extended families, the strong matrilineal ties generally entail men moving into the wife's family home. Despite such a matrilineal pattern of postnuptial residence, authority is passed down through the men in the family, and the son-in-law eventually becomes the head of the household.<sup>271</sup>

*The social structure of Thailand, by having generations of working women, contributes in a big way to the greater economic empowerment of women in the country. In contrast, in the other three countries (in varying degrees) women have to battle several familial and social barriers and taboos for the basic right to do paid work. This calls for concerted effort by civil society, aided by government policies, to bring about change in social mindsets to enable greater participation of women in the workforce.*

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<sup>271</sup> Thailand - Gender Roles and Family." Facts and Details. [https://factsanddetails.com/southeast-asia/Thailand/sub5\\_8c/entry-3222.html](https://factsanddetails.com/southeast-asia/Thailand/sub5_8c/entry-3222.html)

# Chapter 8

## Policy Recommendations to Bridging the Gender Gap

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## Policy Recommendations to Bridging the Gender Gap

The previous chapters saw a comprehensive analysis of women's economic empowerment in Bangladesh, India, Sri Lanka and Thailand, and their access to the 4Ws which are at the core of this study. Based on this analysis, key challenges as well as positive takeaways that impede women's overall well-being have emerged. It not only highlights the gaps and barriers to achieving gender parity, but also provides insights into successful strategies and best practices adopted by various countries and/or organisations.

This section sets out actionable recommendations for both corporate leadership and regulators,

based on an overall analysis and triangulation of secondary data related to each country and the primary survey (for cross-country analysis of secondary and primary data, refer Heat Maps in Annexures 5 and 6). In addition, the lived experiences of women in business and women in employment with whom direct interviews were conducted have been taken into consideration, as well as insights and experiences gained from researchers, corporate decision-makers.

The recommendations for each country under the 4Ws are tailored to key stakeholders: the government and corporate leadership.

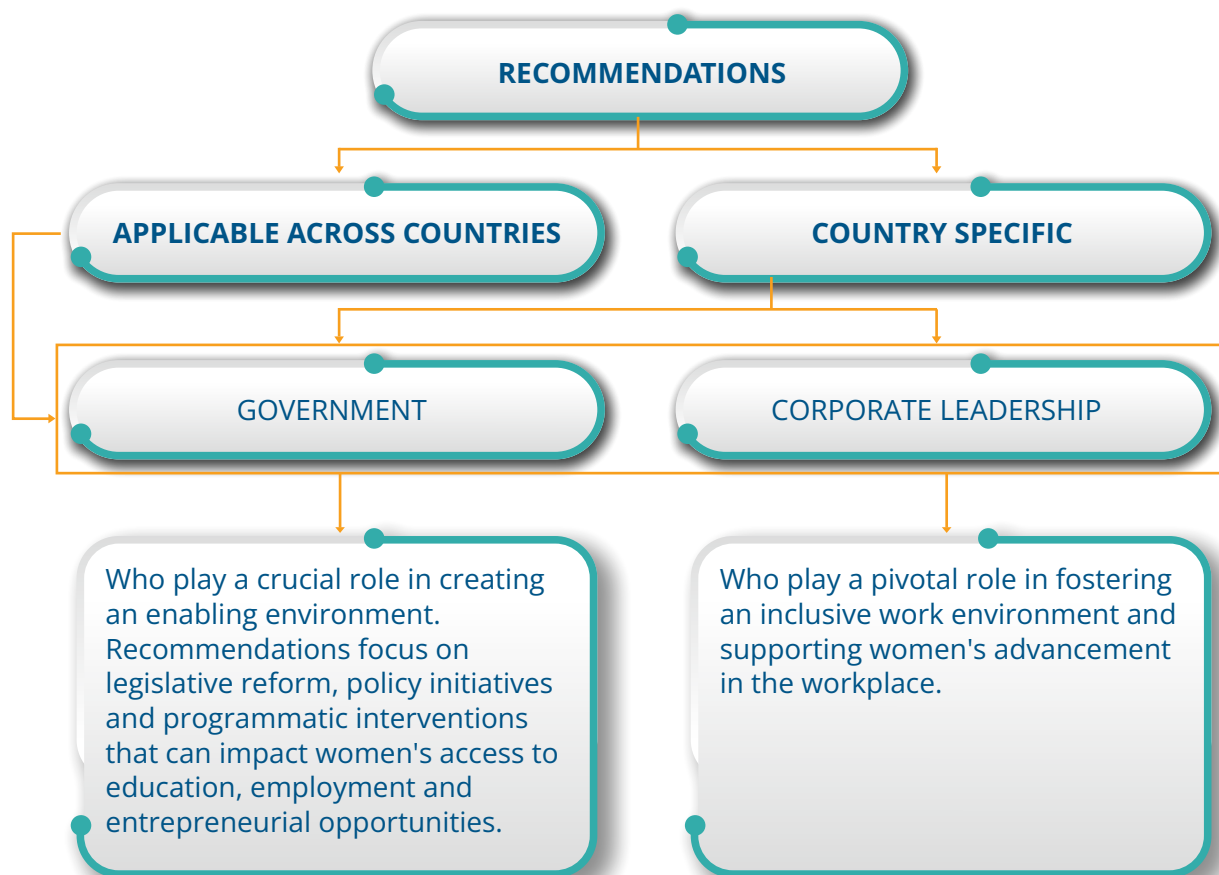


Figure 8.1: Structure of Recommendations

## 8.1 Actionable Policy Solutions Across Countries

No regressive practice survives without social sanction and this applies equally to the myriad reasons that keep women out of the formal workforce. Most countries have gender-specific legislations and policies aimed at easing the uneven playing field; however, experience tells us that Equal Input is NOT EQUAL to Equal Output. Laws and rules to guarantee women's workforce participation must, therefore, be supplemented by programmes and policies that can bring about attitudinal change within families and society at large-that is, a combination of top-down and bottom-up approach.

One of the recurring messages this study encountered in all four countries is the **disproportionate burden of housework, childcare and elder care that is placed on women**. Across the world, these jobs are simply assumed to be the responsibility of women in the family. Such unpaid labour is not only **not** recognised as a contribution to the economy, average mindsets have not evolved to an understanding that a man who has a stay-at-home wife is largely able to be fully present at his job because a woman is at home taking care of the house and children, larger family, and all his health and nutritional needs. Yet, when a woman herself goes out of the house to earn an income, these domestic tasks are still

considered her primary, if not sole, responsibility. This impacts both her performance in her profession and her health. This experience was echoed by women in the primary survey, during in-person interviews and at the FGDs.

***Governments can play a part in altering this scenario through targeted programmes in mission mode (such as the national polio project or 'beti bachao, beti padhao' or "save daughters, educate daughters," programme in India). Unobtrusively didactic state-funded advertising and popular art that conveys messages about marriage as an equal partnership, equally shared household responsibilities being intrinsic to coupledom, and so on could be included in such programmes on traditional and new media platforms.*** Privately funded creators across all the arts - writers, directors, actors, painters, sculptors - should be incentivised to generate works revolving around such subjects.

***The normalisation of equally shared domestic responsibilities, stay-at-home fathers, paternity leave and so on should be incorporated into school curricula at an early stage, and continue at every level in the education system.***

All these routes should also be used to improve women's safety, denounce sexual violence, normalise women's leisure, and end the victim blaming and survivor shaming that pervades society.



## Work



### Government

#### **Skill Development Opportunities for Women Employees and Entrepreneurs**

Re-skilling and up-skilling are essential for career progression in today's economy. However, women, especially those burdened with time poverty, face significant challenges in accessing these opportunities. This issue was emphasised in the responses to the primary survey. Despite these difficulties, many women in the survey perceive automation as an opportunity rather than a threat.

According to a McKinsey report, globally, between 40 to 160 million women may need to transition from existing occupations by 2030, often into higher-skilled roles. Successfully making these transitions could lead women to more productive, better-paid work. However, automation could even lead to displacing many women, affecting their earnings, and require millions to seek work in other occupations or sectors. The key reasons for this are a lack of time to reskill, unpaid care work that falls on women, lack of safe mobility infrastructure and lower access to digital technology. Failing to make this transition could therefore result in a growing wage gap or women even exiting the labour market.

To address this challenge, governments and corporate leadership can collaborate to provide women with opportunities for re-skilling and up-skilling.

- ▶ **Skill development programmes focussed on technology** driven industries (in colleges,

vocational training institutes and government run), tailored to and easily accessible by women.

- ▶ **Other comprehensive vocational training and skilling programmes** focusing on equipping women with other relevant technical skills (these could be on the job or government designed). Due to gender gaps in digital and financial literacy, and lack of access to markets and networking opportunities, the key areas covered in these programmes could include digital literacy, financial management, accounting and bookkeeping, marketing strategies and leadership training, areas where women typically find themselves lacking.
- ▶ **Mentorship programmes** should be designed to support women employees, leaders and entrepreneurs in building successful enterprises. This can involve proactively making available necessary resources and guidance for women employees/entrepreneurs to explore tools, knowledge, etc. Several organisations already run such programmes, more should be encouraged and incentivised to do so. Governments can also design and offer such programmes, such as the mentorship programme launched by India's Department of Science and Technology, to encourage more women in STEM education and to explore broader opportunities in STEM careers.

Implementing these initiatives can prepare women to navigate the changing job landscape and also seize opportunities presented by automation and digital transformation.

## Corporates

### **Comprehensive Paternity Leave and/or Parental Leave Policies**

While the law in all countries covered by this study provides women with paid maternity leave (of varying periods and pay conditions), none (except Thailand) mandate **paternity** or **parental** leave. Even in Thailand paternity leave is available only in the public sector, however it is unpaid and only for fifteen days. Research shows that even this leave is also hardly availed of, due to its short duration and absence of pay. Use of the word 'parental' cannot be over emphasised as it is nuanced and has immense potential to spark a fundamental mind shift of shared responsibility for the child by **both** parents.

While legislation may be introduced to mandate a reasonable amount of paid paternity to men or parental leave, companies can proactively offer such benefits to employees even before they become statutory requirements. Many companies already do (example AstraZeneca in Thailand, Zomato in India). A logical next step would be to provide a reasonable duration of *compulsory* paid leave for fathers, job security during and after the leave period, and options for flexible working arrangements upon return. This not only facilitates sharing of caregiving responsibilities, it also supports fathers in bonding with their newborns and also promotes gender equality by enabling women to take adequate time to recover and return to work sooner. The idea will also help organisations to

be recognised as a preferred workplace for women.

In Sweden, the government offers a generous parental leave policy where parents are entitled to 480 days of paid leave, which can be shared between both parents. This policy encourages fathers to take an active role in early childcare, promoting a balanced distribution of parental responsibilities and supporting women's participation in the workforce.

Parenthood widens the gender pay gap, and inequalities at home reinforce inequalities at work. Around the world, just 51 countries provide at least a month of paid leave to new fathers. Leave for all parents not only improves infant health during the first year but also advances gender and economic equality.<sup>272</sup>

In addition, governments in Bangladesh, Sri Lanka, India and Thailand may, after extensive stakeholder consultations and evaluation of all options and existing models, work towards determining the best model suitable their country, ultimately making it a mandatory requirement for all employers.

### **Hybrid Work Options Available to both Genders**

74% of the survey respondents said they preferred 'flexible working arrangements' or 'hybrid settings.' While these options can offer significant benefits, if they are predominantly available only to women, it inadvertently reinforces gender stereotypes and contributes to a double burden and time poverty for women.

<sup>272</sup>"Why Paternity Leave Is Critical for Women's Economic Empowerment." Context News. Accessed July 20, 2024. <https://www.context.news/socioeconomic-inclusion/opinion/why-paternity-leave-is-critical-for-womens-economic-empowerment> (context.com is powered by the Thomson Reuters Foundation)

This double burden arises as women find themselves juggling household responsibilities and office work, perpetuating the notion that domestic duties are inherently women's responsibilities.

For true gender equality, it is crucial to promote flexible working arrangements for **all employees**, regardless of gender. This is particularly beneficial for parents and caregivers, enabling them to manage their professional responsibilities while attending to family needs.

- ▶ Companies should ensure that hybrid work policies are gender-neutral, offering equal opportunities for both men and women to benefit from flexible working arrangements.
- ▶ Clear organisational guidelines should exist for access to necessary technology and support for remote collaboration which are essential for effective hybrid work environments.
- ▶ Regular assessments and feedback from employees can help refine these policies to meet the needs of the workforce better.

## Wealth



### *Government*

#### ***Inclusion of Financial Literacy in Curricula***

The financial literacy levels of women across the countries studied are consistently lower than those of men. This was echoed in most in-person interviewees as well. Even in the primary survey, it was observed that most women largely depend on their families (parents/in-laws/spouses) for guidance/advice/training in handling finances rather than on formal education or professionals. Addressing financial literacy and financial inclusion issues is crucial to empowering women, contributing to their wealth creation and accumulation.

Governments may thus consider introducing financial literacy programmes into the curricula at school and college levels. The fundamental topics covered should include budgeting, saving, investing, understanding credit and managing debt, preparing and presenting

business or start-up pitches. Introducing these concepts at an early age can help develop healthy financial habits and improve overall economic well-being.

#### ***Tax Incentives to Corporates that Achieve Gender Diversity Targets***

In all four countries studied, labour force participation rates for women are significantly lower than those for men. The gap is most pronounced in India, while Thailand exhibits the smallest gap.

Despite growing awareness and numerous initiatives aimed at promoting gender diversity, many corporations still struggle to achieve significant representation of women in their workforce, especially in leadership positions.

To sustain employment of more women in the formal sector, Governments may consider the following to encourage companies to hire and retain more women:

- ▶ **Tax incentives** to encourage corporations to achieve and maintain gender diversity targets within their workforce. These incentives can take various forms, such as tax credits, deductions, or reduced tax rates for companies that demonstrate significant progress in hiring, retaining and promoting women.
- ▶ Specific criteria may be set for companies to qualify for such incentives, **such as achieving a certain percentage of women in leadership positions or maintaining a balanced gender ratio across different levels and functions of the organisation.**
- ▶ Regular audits and reporting mechanisms can be established to ensure validity of tax claims.

Such tax incentives could motivate companies to adopt more inclusive hiring practices and help reap economic benefits of gender diversity, such as improved innovation, productivity and overall performance.

### **Tax Deductions for Expenses Related to Childcare, Eldercare and Other Caregiving Expenses**

Balancing work and caregiving responsibilities presents a significant challenge for many families, particularly for women, who often bear the brunt of caregiving duties. The financial burden associated with childcare, eldercare and other caregiving responsibilities can be substantial, limiting women's ability to participate fully in the workforce. It not only impacts household finances but also contributes to gender disparities in employment and wage gaps.

Governments can enhance or introduce **comprehensive tax deductions / exemption for expenses incurred on childcare, eldercare and other caregiving responsibilities.** This would allow individuals and families to deduct a portion of their caregiving costs from taxable income, thereby reducing their overall tax burden.

Eligible expenses could include daycare costs, in-home caregiving services, nursing home costs, and specialised care for family members with disabilities. This tax relief can alleviate the pressure on women (who are primary caregivers), by availing such paid care services, and enable them to balance work and caregiving duties more effectively.

### **Corporates**

#### **Funding Maternity and Paternity Leave**

The cost of maternity benefits are often borne by employers, posing an additional expense and especially creating a dent in finances of startups and small businesses. This financial burden can deter employers from hiring more women or women of a certain age group due to concerns about potential maternity leave costs, despite laws prohibiting discrimination based on marital status or pregnancy. Consequently, this contributes to gender disparity in the workforce.

To address this issue, **a reserve fund could be created by employers** to cover the costs of maternity—and parental—benefits, thereby alleviating the financial pressure on employers. A dedicated fund (similar to other financial reserve funds such as depreciation reserve) will enable smoothing the financial responsibility

for the organisation over a period, and employers would be more inclined to hire and retain women, regardless of their marital status or age. It will further help to normalise parenting responsibilities as gender-neutral by extending use of such reserve to 'parental leave' and not just 'maternal leave'.

This initiative would help mitigate the financial impact of maternity benefits on employers, encouraging them to hire and retain more women.

### ***Inclusion of Financial Management in Capacity Building Initiatives***

Corporates may consider including **financial planning and management** for their employees as part of their capacity building initiatives.

## **Welfare**



### *Government*

#### ***Building a Robust Mobility Infrastructure with a Gendered Lens***

Targeting mindsets (as discussed earlier), must be supplemented by **building infrastructure**. In the matter of women's safety, this would include improving the public transport system and policing, sensitising the police force, judiciary and news media to gender equality, among other measures.

In the area of familial duties, this infrastructure should include an increase in safe, government-certified and government-monitored elder care and childcare facilities, and creches at workplaces. ***It is crucial that the use of such creches by fathers, not just mothers, must be normalised, to continue with the project of changing societal mindsets.***

### *Corporates*

#### ***Social Change Through Corporate Gender Sensitisation***

Corporates, in addition, can be proactive in their role in bringing about social change, by

constantly reinforcing ideas that shatter stereotypes. This could be through:

- ▶ Posters around the office (similar to posters about anti-sexual harassment policies), reminding employees that ***home responsibilities are to be equally shared;***
- ▶ Introducing ***paternity or paternal policies*** that men are encouraged to avail of;
- ▶ Emphasising the point that creches are not only for the benefit of employees who are mothers, and fathers should be encouraged to use them, and ***sexism directed at such fathers should be actively discouraged;***
- ▶ ***Providing flexible work options*** in times of emergencies to attend either to needs of children, or elderly parents and ***normalising men who avail of such options*** through conversations and the language used in policy documents;
- ▶ Product ***advertisements that avoid sexist or propagating gender stereotypes;*** and
- ▶ Use of ***gender neutral language in official communications.***

## Well-Being



### Government

#### **Gender Studies and Sensitisation as Part of School Curriculum**

In addition to regulatory and corporate measures, the other essential element required to economically empower women and ensure their access to the 4Ws is *social change*.

The patriarchy deeply entrenched in most societies puts women at a disadvantage in the social sphere. Gender stereotypes that are an intrinsic ingredient of patriarchy result in most unpaid work in all the countries studied being borne by women. Women thus shoulder a double burden - they continue to do housework almost single-handedly while also being involved in income-generating activities. This leads to stress and time poverty, which affects their emotional and physical well-being and, quite naturally, negatively impacts their participation in the paid workforce.

To address these issues, gender sensitisation through education is crucial at the grassroots level. Teaching students the importance of gender equality will help to smash gender stereotypes and bring about societal change. The goal is to propagate the idea that division of labour is gender neutral.

- ▶ **Gender sensitisation in the school curriculum** involves educating students about gender roles, stereotypes and the importance of gender equality (*in all spheres, including awareness rights and inheritance laws*).
- ▶ By promoting **awareness and understanding**, schools can help reduce biases and

discriminatory attitudes that are usually ingrained in children at a very young age and are much harder to combat once a person reaches adulthood.

- ▶ The curriculum should cover the historical and social context of gender issues, the psychological and wider socio-economic impact of gender discrimination, and the importance of equal rights and opportunities for all genders.

Countries may draw from Thailand in this matter, where the 2015 Gender Equality Act integrates gender equality education into the curriculum from an early age, with continuous progress monitoring via gender-disaggregated data.

### **8.2 Areas for Further Research**

In examining women's economic empowerment in Bangladesh, India, Sri Lanka, and Thailand, several critical insights and gaps have emerged. While significant progress has been made, there are numerous areas where further research is essential to obtain a deeper understanding of the reasons for these gaps and develop more effective policies. This section identifies these areas, highlighting key themes that require additional investigation to cultivate a more inclusive and equitable economic environment for women.

- ▶ **Designing a Comprehensive Care Ecosystem and Delivery Models**
  - ▶ **Assessing the Effectiveness of Existing Care Delivery Models:** Examine how current care delivery models perform across different



regions and populations, with examples from select countries, to identify best practices and gaps.

- ▶ **Investigating Scalability and Sustainability:** Explore innovative care solutions and their potential for scaling up in both urban and rural settings, ensuring long-term viability and inclusivity.
- ▶ **Role of Public-Private Partnerships:** Analyse the contributions of public-private partnerships in improving the reach, quality, and accessibility of care ecosystems, particularly for vulnerable and underserved groups.

Further research on the care ecosystem is essential to understand existing shortcomings and develop integrated approaches that provide equitable and efficient care delivery for all. This will facilitate a more balanced distribution of care responsibilities which generally falls on women and ensure that care work is recognised, valued and supported in both policy and practice.

- ▶ **Gender-Sensitive Urban Planning and Infrastructure**
  - ▶ Study how urban planning can be made more gender-sensitive to enhance women's mobility and safety.
  - ▶ Evaluate the impact of public transport systems designed with women's needs in mind.
  - ▶ Explore the role of public spaces in promoting women's economic activities.
- ▶ **Impact of Automation and Changing Technology on Women's Livelihoods**
  - ▶ Study how automation and changing

technology disproportionately affects women.

- ▶ Evaluate strategies that can support women in upskilling and re-skilling, so as to adapt to the changing environment.
- ▶ **Role of Male Allies in Promoting Women's Economic Empowerment**
  - ▶ Investigate strategies to engage men in supporting women's career advancement.
  - ▶ Analyse the impact of inclusive leadership training on fostering gender-balanced workplaces.
- ▶ **Impact of Job Mobility on Pay Gaps**
  - ▶ Investigate how frequently switching jobs influences an employee's ability to negotiate higher salaries; how do women fare in this compared to men.
  - ▶ Analyse the impact of job mobility on salary growth and wealth accumulation over time for women in various industries.
- ▶ **Designing a Comprehensive Gender Sensitisation Curriculum for All Educational Levels**
  - ▶ Assessing the effectiveness of gender sensitisation programs at different educational levels. (Examples from different countries).
  - ▶ Investigating the best practices for implementing and scaling these programs across diverse educational settings.

Addressing these subjects through further research is key to not only understanding where policies are lacking but also in helping to analyse how we can contribute to further bridge existing gender gaps.



### 8.3 Summary of Country-wise Recommendations

A summary of the recommendations for each country is provided below. Details are available in the respective country chapters.



Figure 8.2: Summary of Country-wise Recommendations (Bangladesh and India)



## SRI LANKA



### WORK

- ▶ **Removing entry barriers** that prohibit women from working at night and in certain industrial sectors and introducing legislation that explicitly prohibits discrimination in employment based on gender.
- ▶ **Equal remuneration law** that explicitly seeks equal remuneration for all for work of equal value, irrespective of gender.
- ▶ **Affordable and monitored day care facilities** by government and corporates.



### WEALTH

- ▶ **More entrepreneurship initiatives** incentivising women in business, providing subsidies for rent, capital equipment and certifications, and explicitly prohibiting by law discrimination in access to credit based on gender.
- ▶ **Policies that support local manufacturers** and production, by making them competitive and attractive.



### WELFARE

- ▶ **Building trust in government** policies for women's economic empowerment.
- ▶ **Infrastructure and sexual harassment:** providing greater security in public transport to prevent sexual harassment, the most prevalent form of violence against women in Sri Lanka.



### WELL-BEING

- ▶ **Comprehensive national awareness campaigns**, to educate women on the importance of regular health check-ups and preventive care



## THAILAND



### WORK

- ▶ **Removing entry barriers** that prevent women from working in certain industries and jobs and **restrictions on pregnant women** working under certain conditions.
- ▶ Developing **the care economy as a potential avenue** for employment generation given the growing aging population in Thailand.
- ▶ **Publishing sex-disaggregated data** on employment which will help in the drafting of policies focussed on increasing the participation of women in the formal workforce.
- ▶ Ensuring **paygaps** do not widen through monitoring mechanisms.
- ▶ **Extending the public transport system network** and making it more affordable in rural and sub-urban regions to facilitate to up-skilling/re-skilling since mobility was a key issue cited for the inability to up-skill/re-skill.



### WEALTH

- ▶ Legislation explicitly **prohibiting discrimination in access to credit based on gender.**



### WELFARE

- ▶ Improving **women's participation in political leadership** and decision making roles.



### WELL-BEING

- ▶ Stronger **laws on sexual harassment** removing all ambiguities related to definitions, operation and penalties.
- ▶ **Mental health awareness** to de-stigmatise mental health issues and encourage open conversations about mental well-being.

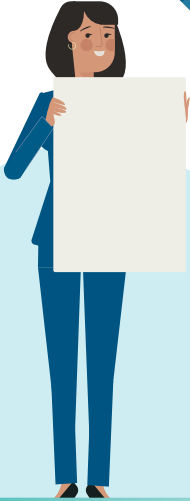
Figure 8.3: Summary of Country-wise Recommendations (Sri Lanka and Thailand)

A top-down approach is essential to attain gender parity. However, not all change can be effected at the regulatory and/or government level. 360-degree progress can be achieved only by addressing the social and cultural values ingrained in our collective psyche that have limited the advancement of women for generations. The latter requires an attitudinal shift. This means all-round change is possible only through a combination of a bottom-up and top-down approach. Organisations must also therefore proactively work toward equality and equal opportunity in all areas and at all levels, looking beyond mere compliance requirements and diversity goals set on paper. **Only by doing so will they truly impact the societies within which they operate.**

By integrating these recommendations into strategies and action plans, governments and corporates can drive equitable, sustainable and inclusive economic growth.

# Annexures

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## Annexure 1: Why Thailand, and Why Not Vietnam?

### Why not Vietnam?

While both Thailand and Vietnam have made significant strides in advancing women's participation in the economy, in WEF's GGR 2022, Thailand has outperformed Vietnam in economic performance.<sup>273</sup>

Thailand also has a diverse population consisting of various ethnic and linguistic groups, as well as a significant number of migrants and refugees.<sup>274</sup> This presents an opportunity to examine how different groups of women experience and deal with challenges related to economic participation and other aspects of their well-being.<sup>275</sup>

The level of investment in research and development as a percentage of GDP is higher in Thailand (1.14%) compared to Vietnam (0.53%).<sup>276</sup> This suggests that they have a greater capacity to support research activities and infrastructure. In the Ease of Doing Business rankings of 2020, Thailand ranked 21 while Vietnam ranked 70.<sup>277</sup>

Thailand's stable policy and regulatory environment as seen from the statistics presented here, therefore provide a more consistent and predictable setting for research, potentially yielding more robust results. For these reasons we feel Thailand works better as a benchmark for comparison, rather than Vietnam.

<sup>273</sup>Global Gender Gap Report 2022'. World Economic Forum, <https://www.weforum.org/reports/global-gender-gap-report-2022/>

<sup>274</sup>Vietnam is also a diverse country, with over 50 ethnic groups, each with their own cultural and linguistic traditions. However, the majority of the population is ethnic Vietnamese and there is less diversity compared to Thailand. While Vietnam has experienced an influx of migrants and refugees in recent years, the number of refugees and migrants in Thailand is much higher.

CIA World Factbook. (2022). Thailand. Retrieved from <https://www.cia.gov/the-world-factbook/countries/thailand/>

CIA World Factbook. (2022). Vietnam. Retrieved from <https://www.cia.gov/the-world-factbook/countries/vietnam/>

<sup>275</sup>UNHCR India <https://www.unhcr.org/thailand.html>

<sup>276</sup><https://data.worldbank.org/indicator/GB.XPD.RSDV.GD.ZS?locations=TH-VN>. - 2019

<sup>277</sup><https://data.worldbank.org/indicator/IC.BUS.EASE.XQ?locations=TH-VN>. (2019). According to Ease of Doing Business Rank (1=most Business-Friendly Regulations)

## Annexure 2 (a): Primary Survey Questionnaire for Women in Business

### Work: Closing gender gaps in the world of work

#### Research questions

1. What factors enable women to overcome the socio-economic challenges in obtaining and retaining gainful livelihood and what can be done to reinforce these?
2. How can technological innovations and interventions be used to include participation of women in the workforce rather than exclude them?

#### S No. Question

##### A. Motivation to Work

1. **What is your motivation to work? (You can choose more than one option)**
  - a. Financial stability and security
  - b. Personal fulfilment and satisfaction
  - c. Making a positive impact on society or my community
  - d. Others, please specify

##### B. Entry Barriers – Visible & Invisible

1. **In your opinion, why do fewer working women opt to run a business? (You can choose more than one option)**
  - a. Gender biases and stereotypes that discourage women in business
  - b. Lack of confidence
  - c. Lower risk appetite
  - d. Limited access to funds and investment opportunities for women
  - e. Lack of role models and mentors
  - f. Lack of appropriate education or skills
  - g. Others, please specify
2. **Have you faced any of the following barriers as a female entrepreneur? (You can choose more than one option)**
  - a. Limited resources
  - b. Lack of networking opportunities
  - c. Resistance from home

- d. Sexism /sexist comments from funders, bankers, government officials, etc.
- e. Lack of government support/schemes for women in business
- f. Male dominated industry (a “boys” club difficult to breakthrough)
- g. Gender based discrimination
- h. Others, please specify
- i. None of the above

### C. Working Arrangements

#### 1. What is the percentage of women employees in your organisation?

- a. Less than 25%
- b. 25% to 50%
- c. 50% to 75%
- d. Above 75%

#### 2. What is the working arrangement you offer your employees? (*Multiple Responses*)

- a. Work from office
- b. Work from home
- c. Hybrid setting (combination of a and b)
- d. Flexible working hours
- e. Others, please specify

### D. Training and Mentoring Opportunities

#### 1. Which is the biggest enabler for your professional/entrepreneurial growth?

- a. Access to and use of technology
- b. Access to skill upgradation
- c. Access to mentors
- d. Easy access to credit
- e. Networking opportunities
- f. Supportive home environment (*e.g. understanding spouse, family support, paid house help, etc.*)
- g. Others, please specify

**2. Is automation a threat or an opportunity for your career?**

- a. Threat
- b. Opportunity
- c. Don't know

**3. Do you face any of the following challenges in up-skilling or re-skilling? (You can choose more than one option)**

- a. Lack of time to re-skill due to family/personal constraints/commitments
- b. Lack of mobility
- c. Limited access to digital technology
- d. Lack of networking opportunities
- e. Others, please specify
- f. No such challenges have been faced

**E. Pay Gaps and Career Growth/ Development**

**1. Have you had to charge lower fee for a project or been denied a project/contract due to your gender?**

- a. Yes
- b. No
- c. Can't say

**If yes, what are the reasons in your opinion? (You can choose more than one option)**

- a. Gender discrimination
- b. Lack of transparency in awarding contracts/projects
- c. Lack of strong networking skills
- d. Lack of strong negotiation skills
- e. Others, please specify

**2. What can be done by employers and policy makers to bridge gender pay/promotion gaps? (You can choose more than one option)**

- a. Provide flexible working arrangements to all employees irrespective of gender
- b. Reserve a certain percentage of hires/promotions across levels/functions for women
- c. Mandatory review of pay and promotion gaps
- d. Disclosure of salaries in job listings (e.g. job portals, print ads)



- e. Others, please specify

## F. Networking Skills and Opportunities

**1. Do you feel that networking, participation in conferences and trainings play a role in the growth of your business?**

- a. Yes
- b. No

**2. Are you a member of any trade or industry body/association?**

- a. Yes
- b. No

**If yes, are your ideas and opinions dismissed /ignored at meetings of such bodies/ associations?**

- a. Yes
- b. No

## G. Maternity, Paternity, Adoption and Post Pregnancy Policies/Needs

**1. Does your organisation have the following policies?  
(You can choose more than one option)**

- a. Paid maternity leave
- b. Paid paternity leave
- c. Adoption leave
- d. Menstrual leave
- e. Not applicable, as my organisation is not statutorily required to provide such policies

**2. How does your organisation accommodate post pregnancy needs of your employees?  
(You can choose more than one option)**

- a. Work from home option
- b. Flexible work hours
- c. Extra days off to cope with changes
- d. Counselling/therapy to cope with changes
- e. Others, please specify
- f. None of the above

**3. 'Childcare is the sole responsibility of a woman.' Do you agree with this statement?**

- a. Strongly agree
- b. Somewhat agree
- c. I have no opinion on this
- d. Somewhat disagree
- e. Strongly disagree

**4. How has motherhood impacted your career? (You can choose more than one option)**

- a. I am more focused and better organised at work
- b. I have remained productive but I have not been able to participate in networking/ training opportunities
- c. My productivity has declined due to additional home responsibilities
- d. I face negative attitudes at work
- e. I haven't noticed any impact on my career after becoming a mother
- f. I have put my career goals on hold to raise my child
- g. None of the above

**Wealth: Critically examining financial well-being as a domain of economic equality**

**Research Questions**

- 1. What are the enablers of success for working women to grow and generate more wealth? How have existing challenges been overcome and what more should be done? (e.g.: policy support; financial literacy and access to credit; skilling; mentorship; etc.)?
- 2. What are the factors that impact how women create, accumulate, and invest wealth (including related to inheritance, pay gaps and expenditure patterns)?
- 3. Does the risk appetite of women impede their financial growth, impacting their investment choices and wealth- if so, the reasons

**S No. Question**

**A. Financial Literacy**

- 1. Have you ever received any guidance/ advice/ training in handling finances?
  - a. Yes
  - b. No

**If yes, then from whom? (You can choose more than one option)**

- a. Father\_\_\_ Mother\_\_\_ In Laws \_\_\_\_\_
- b. Spouse
- c. Siblings: Sister\_\_\_ Brother\_\_\_
- d. Friends
- e. Educational institutions/online courses and apps
- f. Employer
- g. Professional financial advisor
- h. Others, please specify

**2. Do you have autonomy/control over your earnings and/or wealth?**

- a. Yes
- b. No

## **B. Financial Decisions**

**1. Financial decisions in your household are managed by:**

- a. Self
- b. Self and other family members jointly
- c. Spouse
- d. Self and spouse jointly
- e. Father\_\_\_ Mother\_\_\_ in laws \_\_\_\_\_
- f. Any other family member (please specify)

**2. How are your earnings typically allocated?**

**(Please rank in order of preference, 1 being the most important)**

- a. Re-investment into business
- b. Food and groceries
- c. Healthcare including health insurance
- d. Transport
- e. Rent and utilities
- f. Repaying loans/EMIs
- g. Children's education

- h. Childcare/Eldercare
- i. Consumer goods
- j. Recreational activities and personal care
- k. Personal savings/investments (including insurance and pension funds)
- l. Others, please specify

### C. Wealth Creation and Investment

**1. How do you feel financially independent women are viewed by society?  
(You can choose more than one option)**

- a. With admiration
- b. With resentment
- c. With a feeling of insecurity
- d. Others, please specify

**2. How would you rank your investment risk appetite?**

- a. High Risk\*
- b. Medium Risk\*\*
- c. Low Risk\*\*\*

\* These investments can lead to significant returns; however, the risk is always high. Example of such investments include stocks, crypto currency, etc. \*\* These investments involve moderate level of risks and potential returns. For example, diversified mutual funds, etc. \*\*\* These investments are safer and stable with low potential returns. For example, government bonds or saving accounts

**3. What is your investment objective / goal?  
(Please rank in order of preference, 1 being the most important)**

- a. To save for retirement
- b. Expansion of business
- c. For purchase of specific assets (consumer goods)
- d. For capital gains (shares, immovable property)
- e. For tax planning
- f. For raising children
- g. Others, please specify

**4. Do you think working women accumulate less wealth over their life time, than working men of similar qualifications?**

- a. Yes
- b. No
- c. Can't say

**If yes, what are some of the factors that adversely impact their ability to create/accumulate wealth? (You can choose more than one option)**

- a. Greater share of domestic responsibilities
- b. Pay gaps for the same job
- c. Single parenthood
- d. Lack of financial knowledge
- e. Lack of interest in accumulating wealth
- f. Limited access to credit
- g. Gender biased inheritance laws
- h. Cultural and social norms preventing access to rightful inheritance
- i. Lack of control over own finances
- j. High expenditure on health
- k. Higher expenditure on education of children
- l. Others, please specify

#### **D. Access to Credit**

**1. Do you have access to formal credit for entrepreneurship goals?**

- a. Yes
- b. Yes, though I face obstacles (such as additional collateral, more documentation, etc)
- c. No
- d. I am not sure

**2. Have you availed of loan/ credit facilities?**

- a. Yes
- b. No

**If yes, what is the purpose of availing credit/loan facilities?**

- a. Capital for business
- b. Expenditure on health / education (self/spouse/children)

- c. Purchasing house property
- d. To meet household or shared financial obligations including marriage expenses, birth of a child, etc.
- e. Purchasing consumer /luxury goods/holidays
- f. Others, please specify

**3. In your experience, are the norms for obtaining credit stricter for women compared to men? (such as additional collateral, more documentation, higher interest rates, more guarantors)**

- a. Yes
- b. No
- c. I am not aware

**4. If yes, do you have to rely on informal sources of credit for business or other purposes?**

- a. Yes
- b. No
- c. Can't /Won't say

**Welfare: Analysing government & institutional policies that promote economic empowerment, looking at their progress & development**

**Research Questions**

- 1. *What is the existing policy support to promote gender equality and empowerment of women in the country? What more can be done?*
- 2. *Is there sufficient infrastructure to support women entering and continuing in the workforce? Are these policies gender neutral?*
- 3. *Has having women in corporate or political leadership and decision-making roles improved the welfare of women overall?*

**S No. Question**

**A. Government Policies**

- 1. **Have you ever availed of any government policy/scheme that promotes entrepreneurship among women?**
  - a. Yes
  - b. No

- c. Not aware of any
- d. There are no such government policies/schemes

**If yes, please specify** \_\_\_\_\_

**2. Are there bottlenecks in welfare benefits reaching women?**

- a. Yes
- b. No
- c. Not aware

**If yes, then why? (You can choose more than one option)**

- a. Unclear and complex government schemes
- b. Lack of communication of the government schemes
- c. Lack of infrastructure to support working women/women entrepreneurs
- d. Corruption
- e. Social norms
- f. Others, please specify

**3. Do some women-centric government policies work against the interests of women in the workforce?**

- a. Yes
- b. No
- c. Can't say

**If yes, which are such policies?**

- a. Longer maternity leave
- b. Mandated infrastructure like creches, etc.
- c. Quota for women in employment
- d. Quota for women in Board appointments
- e. Others, please specify

**B. Infrastructure**

**1. In your opinion what infrastructure facilities are required to facilitate employment of more women? (You can choose more than one option)**

- a. Transport facility
- b. Separate rest/wash rooms/changing rooms



- c. Safe workspace with adequate lighting
- d. Counsellors, health advisor
- e. Wellness officers, recreational facilities like Yoga rooms/courses
- f. Access to creche/ day care facilities for employees of all genders
- g. Others, please specify

### C. Women in Leadership Roles

**1. Women in leadership/decision making roles can help reduce gender bias/ discrimination and break down traditional roles and stereotypes. Do you agree?**

- a. Yes
- b. No
- c. No comment

**2. How can women's representation be increased in formal employment and decision-making roles (in the corporate sector and in politics)? (You can choose more than one option)**

- a. Reserve a specified proportion of positions across levels/departments for women
- b. Provide women training and mentoring for leadership roles
- c. Access to networking opportunities
- d. Provide adequate security and other measures to enable women to continue working (after marriage, children, while taking care of elderly parents)
- e. Gender sensitisation of all employees
- f. Address visible and invisible biases in policy and processes
- g. Others, please specify

**3. Have women in political leadership been effective in advocating women's needs?**

- a. Yes
- b. No
- c. I am not aware

**4. Have women in leadership positions in organisations or trade / industry associations been able to advance women's cause and create a strong pipeline of women in the workforce?**

- a. Yes
- b. No
- c. No comment

## Well-being: Improving women's physical, mental, and emotional health

- ### Research Questions
1. How do we measure well-being and what factors contribute to well-being of women? What support systems do women require for physical and emotional well-being to facilitate continuing in the workforce? Do they exist?
  2. Do sufficient protections and remedies exist against sexual harassment for women employees or entrepreneurs, and how have employers responded (in terms of action taken and mental/ emotional support such as counselling)?
  3. How much leisure time do women have (outside of professional work and unpaid work at home) and how do they utilise it?

### S No. Question

#### A. Physical Well-being

**1. What contributes to your well-being? (You can choose more than one option)**

- a. Access to facilities (for eg. gym, sport, safe walking spaces, etc)
- b. Supportive home environment (supportive spouse, partner, family)
- c. Safe workplace
- d. Regular health check-ups
- e. Stimulating work
- f. Safe commutes
- g. Leisure time with self, family and friends
- h. Financial independence
- i. Personal independence
- j. Others, please specify

**2. How many hours do you spend on the following activities in a week?**

|   | < 1 hour             | 1-2 hours            | 2-5 hours            | > 5 hours            |
|---|----------------------|----------------------|----------------------|----------------------|
| a. Physical activity (exercise, sports, walking, gym, etc.) | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> |
| b. Sleeping or quiet time                                   | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> |
| c. Recreational activity on a workday                       | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> |
| d. Recreational activity during the weekend                 | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> |

**3. Do you go for regular health check-ups?**

- a. Yes
- b. No

**4. Does your organisation have a grievance redress policy that covers safety and security of women?**

- a. Yes
- b. No
- c. I am not aware

**B. Emotional Well-being**

**1. Are your work hours too long for you to focus on your personal well-being?**

- a. Yes
- b. No
- c. Can't say

**If yes, are there adequate support systems and resources (e.g. mental health/ wellness programmes, counselling, etc) for managing work-life balance and avoiding burnout?**

- a. Yes, and I avail of them
- b. Yes, but I am hesitant to avail of them because of stigma
- c. Yes, but I don't have time to avail of them
- d. No

**2. Have you ever faced any backlash/criticism for prioritizing your career over family responsibilities?**

- a. Yes
- b. No

**If yes, then who are the main critics? (You can choose more than one)**

- a. Spouse/ partner
- b. In-laws
- c. Other family members, children
- d. Friends
- e. Others, please specify

**3. What would help improve your emotional well-being?  
(You can choose more than one option)**

- a. Greater control on use of time
- b. Financial independence
- c. Family support for career aspirations
- d. Supportive partners and team members
- e. Try not to be a Superwoman at home and work
- f. True role models
- g. Others, please specify

**C. Anti-Sexual Harassment Policies**

**1. As a woman business owner, have you ever experienced any form of sexual harassment during business interactions?**

- a. Yes
- b. No
- c. Can't say

**2. Does your organisation have an anti-sexual harassment policy that is adequately communicated to all employees?**

- a. Yes
- b. No

**3. Does your organisation provide resources or support for employees who have experienced sexual harassment, such as counselling services?**

- a. Yes
- b. No
- c. I am not aware

**D. Unpaid Labour/ Unpaid Work**

**1. What are your primary household responsibilities?  
(You can choose more than one option)**

- a. Cooking
- b. Cleaning

- c. Childcare
- d. Shopping
- e. Care of the elderly
- f. All of the above
- g. Others, please specify

**2. On an average, how much time is spent in a day in household chores?**

|                    | <i>You</i> | <i>Spouse/ Partner / Other family member</i> |
|--------------------|------------|--|
| Less than 60 mins  |            |  |
| 60 mins- 120 mins  |            |  |
| 120 mins-180 mins  |            |  |
| More than 180 mins |            |  |

**E. Long Leave / Sabbatical**

**1. What are the main reasons you took a long break/ sabbatical (if any) from work in the past 5 years? (You can choose more than one option)**

- a. Personal physical / mental health reasons
- b. Family care responsibilities (child/elderly/maternity/adoption)
- c. Higher education / skill upgradation
- d. To travel
- e. I am not likely to take any such break
- f. Others, please specify
- g. Not applicable

## **Annexure 2b): Primary Survey Questionnaire for Women in Employment**

### **Work: Closing gender gaps in the world of work**

#### **Research questions**

1. What factors enable women to overcome the socio-economic challenges in obtaining and retaining gainful employment and what can be done to reinforce these?
2. How can technological innovations and interventions be used to include participation of women in the workforce rather than exclude them?

#### **S No. Question**

##### **A. Motivation to Work**

1. **What is your motivation to work? (You can choose more than one option)**
  - a. Financial stability and security
  - b. Personal fulfilment and satisfaction
  - c. Making a positive impact on society or my community
  - d. A positive work environment and company culture
  - e. Others, please specify

##### **B. Entry Barriers – Visible & Invisible**

1. **Have you faced verbal/non-verbal barrier(s) to joining the workforce? (You can choose more than one option)**
  - a. Male-centric words in job descriptions
  - b. Intrusive female-specific questions about marital status / childbirth/etc.
  - c. Hostile interviewers
  - d. Resistance from home
  - e. Others, please specify

##### **C. Working Arrangements**

2. **What is your preferred working arrangement? (Multiple Responses)**
  - a. Work from office
  - b. Work from home
  - c. Hybrid setting (combination of a and b)
  - d. Flexible working hours

e. Others, please specify

**3. In your experience are these options generally available to all employees irrespective of gender?**

- a. Yes
- b. No
- c. Not sure

**If yes, do women and men equally opt for hybrid or flexible work arrangements?**

- a. Yes
- b. No
- c. Can't say

**D. Training and Mentoring Opportunities**

**1. Which is the biggest enabler for your professional growth?**

- a. Access to and use of technology
- b. Access to skill upgradation
- c. Access to mentors
- d. Inclusive and supportive work environment (e.g. creche and childcare facilities, supportive colleagues, flexible work arrangements, etc.)
- e. Supportive home environment (e.g. understanding spouse, family support, paid house help, etc.)
- f. Others, please specify

**2. Is automation a threat or an opportunity for your career?**

- a. Threat
- b. Opportunity
- c. Don't know

**3. Do you face any of the following challenges in up-skilling or re-skilling? (You can choose more than one option)**

- a. Lack of time to re-skill due to family/personal constraints/commitments
- b. Lack of mobility
- c. Limited access to digital technology
- d. Lack of networking opportunities

- e. Others, please specify
- f. No such challenges have been faced

## **E. Pay Gaps and Career Growth/ Development**

### **1. Have you ever been in a job where you were paid less than a male counterpart with the same qualifications?**

- a. Yes
- b. No
- c. I am not aware of this

**If yes, what are the reasons for the difference, in your opinion?  
(You can choose more than one option)**

- a. Discrimination based on gender
- b. Lack of transparency in salary structures
- c. Women lack strong negotiation skills
- d. Others, please specify

### **2. Have you ever felt that you were passed over or denied a promotion/raise in favour of an equally or less qualified male colleague?**

- a. Yes
- b. No
- c. Can't say

**If yes, what are the reasons, in your opinion? (You can choose more than one option)**

- a. Discrimination based on gender
- b. Lack of transparency in promotion policies
- c. Lack of strong networking skills or women are less visible
- d. Lack of strong negotiation skills
- e. Others, please specify

### **3. What can be done to bridge gender pay / promotion gaps? (You can choose more than one option)**

- a. A diverse interview panel during recruitment
- b. Disclosure of salaries in job listings (e.g. job portals, print ads)
- c. Reserve a certain percentage of hires/promotions across levels/functions for women



- d. Mandatory statutory disclosure of percentage of women in different levels by companies in public filings
- e. Provide flexible working arrangements to all employees irrespective of gender
- f. Mandatory review of pay and promotion gaps
- g. Others, please specify

#### **F. Networking Skills and Opportunities**

**1. Does your company allow you participation in conferences, optional trainings, and other networking events?**

- a. Yes
- b. No

**2. If yes, do you attend such events? (You can choose more than one option)**

- a. Yes
- b. No
- c. I am not invited to such events
- d. I am invited but I am uncomfortable at such events
- e. Household/family responsibilities prevent me from attending such events
- f. Others, please specify

#### **G. Maternity, Paternity, Adoption and Post Pregnancy Policies/Needs**

**1. Does your company have the following policies? (You can choose more than one option)**

- a. Maternity leave
- b. Paternity leave
- c. Adoption leave
- d. Menstrual leave
- e. None of the above

**2. How does your organisation accommodate post pregnancy needs? (You can choose more than one option)**

- a. Work from home option
- b. Flexible work hours

- c. Extra days off to cope with changes
- d. Counselling/therapy to cope with changes
- e. Others, please specify
- f. My organisation was not helpful at all

**3. 'Childcare is the sole responsibility of a woman.' Do you agree with this statement?**

- a. Strongly agree
- b. Somewhat agree
- c. I have no opinion on this
- d. Somewhat disagree
- e. Strongly disagree

**4. How has motherhood impacted your career? (You can choose more than one option)**

- a. I am more focused and better organized at work
- b. I have remained productive but have been denied promotions /training opportunities
- c. My productivity has declined due to additional home responsibilities
- d. I face negative attitudes and discrimination at work
- e. I haven't noticed any impact on my career after becoming a mother
- f. I have put my career goals on hold to raise my child

**Wealth: Critically examining financial well-being as a domain of economic equality**

**Research Questions**

1. What are the enablers of success for working women to grow and generate more wealth? How have existing challenges been overcome and what more should be done? (e.g.: policy support; financial literacy and access to credit; skilling; mentorship; etc.)?
2. What are the factors that impact how women create, accumulate, and invest wealth (including related to inheritance, pay gaps and expenditure patterns)?
3. Does the risk appetite of women impede their financial growth, impacting their investment choices and wealth- if so, the reasons.

## S No. Question

### A. Financial Literacy

**1. Have you ever received any guidance/ advice/ training in handling finances?**

- a. Yes
- b. No

**If yes, then from whom? (You can choose more than one option)**

- a. Father\_\_\_ Mother\_\_\_ In Laws \_\_\_\_
- b. Spouse
- c. Siblings: Sister\_\_\_ Brother\_\_\_
- d. Friends
- e. Educational institutions/online courses and apps
- f. Employer
- g. Professional financial advisor
- h. Others, please specify

**2. Do you have the confidence to manage your finances, make investment and expenditure decisions?**

- a. Yes
- b. No
- c. Not sure

### B. Financial Decisions

**1. Financial decisions in your household are managed by:**

- a. Self
- b. Self and other family members jointly
- c. Spouse
- d. Self and spouse jointly
- e. Father\_\_\_ Mother\_\_\_ in laws \_\_\_\_
- f. Any other member (please specify)

**2. How are your earnings typically allocated?**

*(Please rank in order of spending, 1 being the highest amount spent)*

- a. Food and groceries
- b. Healthcare
- c. Transport
- d. Rent and utilities
- e. Repaying loans/EMIs
- f. Children's education
- g. Child care / elder care
- h. Consumer goods
- i. Recreational activities and personal care
- j. Investments (including insurance and pension funds)
- k. Others, please specify

### C. Wealth Creation and Investment

**1. How do you feel financially independent women are viewed by society?  
(You can choose more than one option)**

- a. With admiration
- b. With resentment
- c. With a feeling of insecurity
- d. Others, please specify

**2. How would you rank your investment risk appetite?**

- a. High Risk\*
- b. Medium Risk\*\*
- c. Low Risk\*\*\*

\* These investments can lead to significant returns; however, the risk is always high. Example of such investments include stocks, crypto currency, etc. \*\* These investments involve moderate level of risks and potential returns. For example, diversified mutual funds, etc. \*\*\* These investments are safer and stable with low potential returns. For example, government bonds or saving accounts

**3. What is your investment objective / goal? (Please rank in order of preference, 1 being the most important)**

- a. To save for retirement
- b. For purchase of specific assets (consumer goods)
- c. For capital gains (shares, immovable property)
- d. For tax minimisation

- e. For raising children
- f. Others, please specify

**4. Do you think working women accumulate less wealth over their life time, than working men of similar qualifications?**

- a. Yes
- b. No
- c. Can't say

**If yes, what are some of the factors that adversely impact your ability to create/accumulate wealth? (You can choose more than one option)**

- a. Greater share of domestic responsibilities
- b. Pay gaps for the same job
- c. Employment in lower paid jobs
- d. Single parenthood
- e. Lack of financial knowledge
- f. Lack of interest in accumulating wealth
- g. Limited access to credit
- h. Gender biased inheritance laws
- i. Cultural and social norms preventing access to rightful inheritance
- j. Lack of control over own finances
- k. Higher expenditure on health
- l. Higher expenditure on education of children
- m. Others, please specify

**Welfare: Analysing government & institutional policies that promote economic empowerment, looking at their progress & development**

**Research Questions**

1. What is the existing policy support to promote gender equality and empowerment of women in the country? What more can be done?
2. Is there sufficient infrastructure to support women entering and continuing in the workforce? Are these policies gender neutral?
3. Has having women in corporate or political leadership and decision-making roles improved the welfare of women overall?

## S No. Question

### A. Government Policies

**1. Have you ever availed of any government policy/scheme that promotes female participation in the workforce?**

- a. Yes
- b. No
- c. Not aware of any
- d. There are no such government policies/schemes

If yes, please specify \_\_\_\_\_

**2. Are there bottlenecks in welfare benefits reaching women?**

- a. Yes
- b. No

**If yes, then why? (You can choose more than one option)**

- a. Unclear and complex government schemes
- b. Lack of communication of the government schemes for employment of women
- c. Lack of infrastructure to support working women
- d. Corruption
- e. Social norms
- f. Others, please specify

**3. Do some women-centric government policies work against the interests of women in the workforce?**

- a. Yes
- b. No
- c. Can't say

**If yes, which are such policies?**

- a. Longer maternity leave
- b. Mandated infrastructure like creches, etc
- c. Quota for women in employment
- d. Quota for women in Board appointments

- e. Others, please specify

## **B. Infrastructure**

- 1. Does your organisation provide the following physical infrastructure/support system that encourages women to enter the workforce and continue working? (You can choose more than one option)**

- a. Separate rest/wash rooms / changing rooms
- b. Creche/ day care facility for employees of all genders
- c. Transport facility
- d. Safe workspace with adequate lighting
- e. Counsellors, health advisors
- f. Wellness officers, recreational facilities like Yoga rooms/ courses
- g. Others, please specify

## **C. Women in Leadership Roles**

- 1. Have you experienced bias/discrimination at the workplace based on your gender?**

- a. Yes
- b. No
- c. No comment

- 2. How can women's representation be increased in formal employment and decision-making roles (in the corporate sector and in politics)? (You can choose more than one option)**

- a. Reserve a specified proportion of positions across levels/departments for women
- b. Provide women training, mentoring and other support for leadership roles
- c. Provide women with networking opportunities
- d. Provide adequate security and other measures to enable women to continue working (after marriage, children, while taking care of elderly parents)
- e. Gender sensitisation of all employees
- f. Address visible and invisible biases in policies and processes
- g. Others, please specify

- 3. Have women in political leadership been effective in advocating women's needs?**

- a. Yes
- b. No

c. I am not aware

**4. Have women in organisational leadership been effective in advancing women's cause and creating a stronger pipeline of women in the workforce?**

a. Yes

b. No

c. Can't say

## Well-being: Improving women's physical, mental, and emotional health

### Research Questions

1. How do we measure well-being and what factors contribute to well-being of women? What support systems do women require for physical and emotional well-being to facilitate continuing in the workforce? Do they exist?
2. Do sufficient protections and remedies exist against sexual harassment for women employees or entrepreneurs, and how have employers responded (in terms of action taken and mental/ emotional support such as counselling)?
3. How much leisure time do women have (outside of professional work and unpaid work at home) and how do they utilise it?

## 5 No. Question

### A. Physical Well-being

**1. What contributes to your well-being? (You can choose more than one option)**

- a. Access to facilities (e.g. gym, sports, safe walking spaces, etc)
- b. Supportive home environment (supportive spouse, partner, family)
- c. Supportive office environment
- d. Safe workplace
- e. Stimulating work
- f. Safe commutes
- g. Leisure time with self, family and friends
- h. Financial independence
- i. Personal independence
- j. Others, please specify



**2. How many hours do you spend on the following activities in a week?**

|   | < 1 hour             | 1-2 hours            | 2-5 hours            | > 5 hours            |
|---|----------------------|----------------------|----------------------|----------------------|
| a. Physical activity (exercise, sports, walking, gym, etc.) | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> |
| b. Sleeping or quiet time                                   | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> |
| c. Recreational activity on a workday                       | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> |
| d. Recreational activity during the weekend                 | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> |

**3. Do you have health insurance?**

- a. Yes, provided by employer
- b. Yes, personal, not provided by employer
- c. Both a and b
- d. None of the above

**4. Do you go for regular health check-ups?**

- a. Yes
- b. No

**5. Does your organisation have a grievance redress policy that covers safety and security of women?**

- c. Yes
- d. No
- e. I am not aware

**B. Emotional Well-being**

**1. Are your work hours too long for you to focus on your personal well-being?**

- a. Yes
- b. No
- c. Can't say

**If yes, are there adequate support systems and resources (e.g. mental health/wellness programmes, counselling, etc.) for managing work-life balance and avoiding burnout?**

- a. Yes and I avail of them
- b. Yes, but I am hesitant to avail of them because of stigma

c. Yes, but I don't have time to avail of them

d. No

**2. Have you ever faced any backlash/criticism for prioritizing your career over family responsibilities?**

a. Yes

b. No

**If yes, then who are the main critics? (You can choose more than one)**

a. Spouse/ partner

b. In-laws

c. Other family members, children

d. Friends

e. Others, please specify

**3. What would help improve your emotional well-being? (You can choose more than one option)**

a. Greater control on use of time

b. Financial independence

c. Family support for career aspirations

d. Supporting superiors and team members

e. Try not to be a superwoman at home and work

f. True role models

g. Others, please specify

### **C. Anti-Sexual Harassment Policies**

**1. Is your organisation's anti-sexual harassment policy adequately communicated to all employees?**

a. Yes

b. No

c. We do not have an anti-sexual harassment policy

d. I am not aware

**2. Does your workplace provide resources or support for employees who have experienced sexual harassment, such as counselling services?**

- a. Yes
- b. No
- c. I am not aware

**D. Unpaid Labour/ Unpaid Work**

**1. What are your primary household responsibilities? (You can choose more than one option)**

- a. Cooking
- b. Cleaning
- c. Childcare
- d. Shopping
- e. Care of the elderly
- f. All of the above
- g. Others, please specify

**2. On an average, how much time is spent in a day in household chores?**

|                    | You | Spouse/ Partner / Other family member |
|--------------------|-----|---------------------------------------|
| Less than 60 mins  |     |                                       |
| 60 mins- 120 mins  |     |                                       |
| 120 mins-180 mins  |     |                                       |
| More than 180 mins |     |                                       |

**E. Long Leave / Sabbatical**

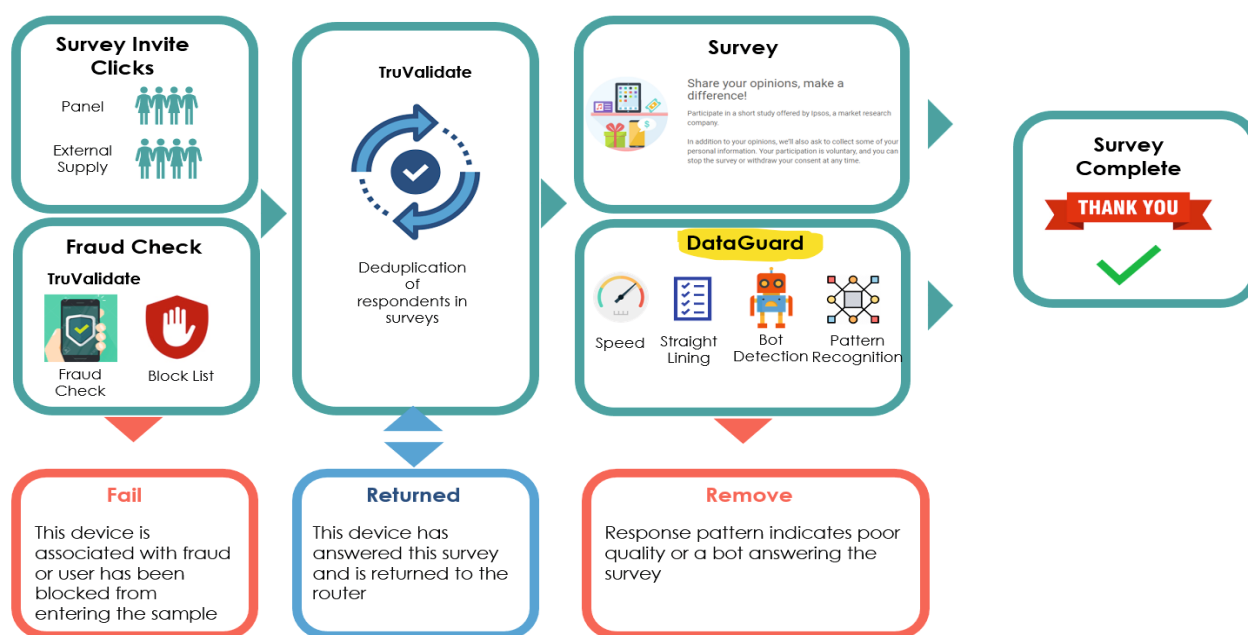
**1. What are the main reasons you took a long leave / sabbatical (if any) in the past 5 years? (You can choose more than one option)**

- a. Personal physical / mental health reasons
- b. Family care responsibilities (child/elderly/maternity/adoption)
- c. Higher education / skill upgradation
- d. To travel
- e. I am not likely to take any such break
- f. I would like to take long leave/a sabbatical, but my organisation does not offer it
- g. Others, please specify
- h. Not applicable

## Annexure 3: Primary Survey Methodology and Approach (Ipsos)

### Steps Followed in Survey through IIS:

#### Survey Flow



The participant recruitment process primarily relied on affiliate networks, media agencies, social media platforms, and referral programs. In the Asia-Pacific (APAC) region, 72% of participants were recruited through affiliate networks, with 5% sourced from direct bloggers/influencers, and the remaining 23% through self-recruitment channels such as in-house social media campaigns, direct web sign-ups, and referrals.

Ipsos ensured quality and respondent management by partnering exclusively with vetted third-party suppliers.

Notably, in India and Thailand, where there is a well-developed algorithm and a substantial panel base for business owners and employed individuals, pre-identification of respondents was feasible. However, in Bangladesh and Sri Lanka, where panel sizes were smaller, the general population was targeted instead. Ipsos collaborated with Cint in Sri Lanka and Datagigger in Bangladesh to bolster recruitment efforts, resulting in a heightened focus on these regions compared to India and Thailand.

#### Calculation of Number of Attempts:

In order to achieve the desired sample size, the number of attempts was calculated using the formula:

$$\text{Number of attempts} = \text{complete} + \text{cancelled/terminate} + \text{quota full}^* + \text{abandon}^{**}$$

\* Quota Full: This refers to respondents who qualified for certain criteria, categories, or cities but were not included in the sample due to sufficient data collection in those areas. For instance, once

enough samples were collected for a specific region in India, further qualified respondents were categorized as quota full.

\*\* Abandon: This category includes respondents who abandoned the survey due to various reasons such as technical issues, connection problems, or boredom.

Consequently, the total number of attempts made to reach the desired sample size is as follows:

| Country      | Target         | No. of Attempts | Final Sample |
|--------------|----------------|-----------------|--------------|
| India        | Business Owner | 664             | 107          |
| India        | Employed       | 577             | 478          |
| Thailand     | Business Owner | 267             | 60           |
| Thailand     | Employed       | 188             | 160          |
| Bangladesh   | Gen-pop Female | 966             | 219          |
| Sri Lanka    | Gen-pop Female | 1,001           | 221          |
| <b>Total</b> |                | <b>3,663</b>    | <b>1,245</b> |

### Sample Achievement

The main survey started following a pilot phase to assess incidence and response rates. Subsequently, a second phase of data collection targeted women employed, focusing on specific questions. The sample size and timeline for each phase of the survey are outlined in the following table.

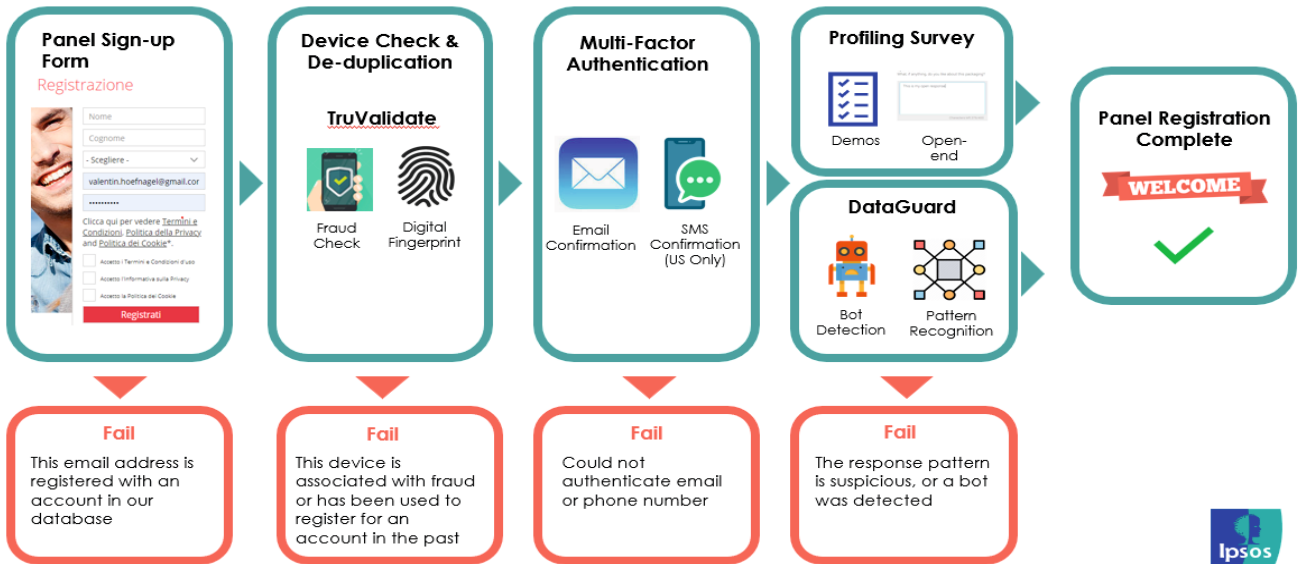
|                   | Pilot                     |           |            | Main                       |            |              | Resurvey               |
|-------------------|---------------------------|-----------|------------|----------------------------|------------|--------------|------------------------|
|                   | 29th Sep to 3rd Oct, 2023 |           |            | 18th Oct to 13th Nov, 2023 |            |              | 16th to 21st Feb, 2024 |
|                   | WIE                       | WIB       | Total      | WIE                        | WIB        | Total        | WIE                    |
| <b>Bangladesh</b> | 30                        | 8         | 38         | 153                        | 66         | 219          | 50                     |
| <b>India</b>      | 44                        | 2         | 46         | 478                        | 107        | 585          | 50                     |
| <b>Sri Lanka</b>  | 18                        | 2         | 20         | 168                        | 53         | 221          | 50                     |
| <b>Thailand</b>   | 37                        | 2         | 39         | 160                        | 60         | 220          | 50                     |
| <b>Total</b>      | <b>129</b>                | <b>14</b> | <b>143</b> | <b>959</b>                 | <b>286</b> | <b>1,245</b> | <b>200</b>             |

### Quality Assurance

Data collection through IIS incorporates automated quality tools and systems designed to prevent duplicate or unengaged responses, ensuring that respondents are authentic and unique.

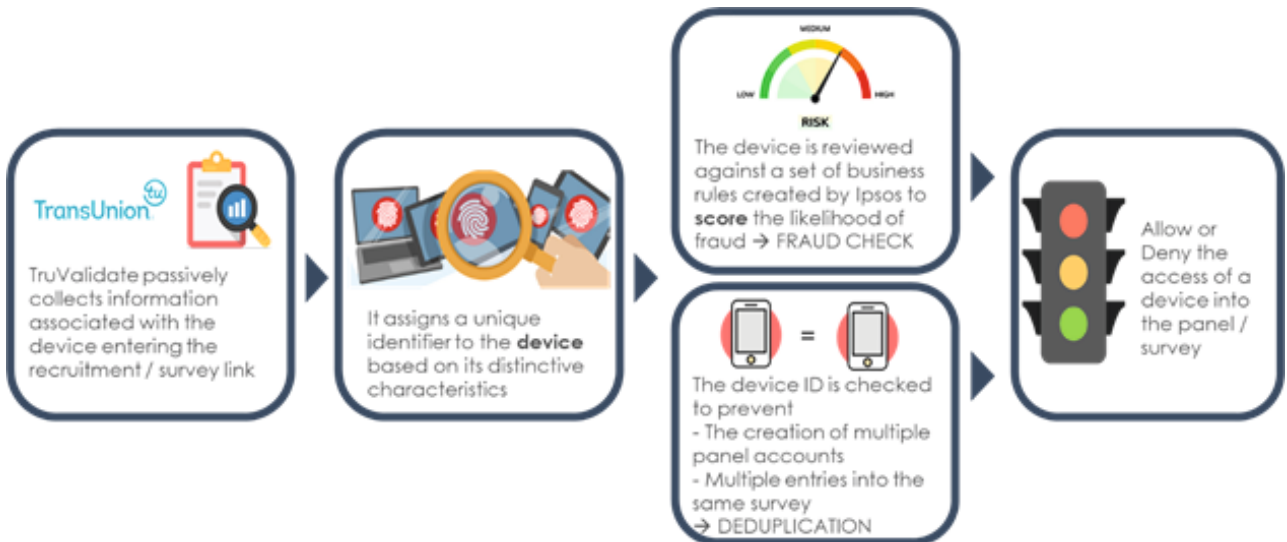
Quality assurance is integrated throughout various phases, beginning with the registration of potential respondents in the panel and continuing through to the completion of the survey.

### Quality Check at Panel Registration Stage



### Validation of Device for Survey

The validation process includes the utilization of digital fingerprinting technology called TruValidate, which monitors duplicate emails, blocked listed emails, duplicate contact details, and duplicate devices.



Some other check points implemented at both the panel recruitment and survey flow levels included:

*Country Geo-IP country validation*

*Identification of mismatches between Geo-IP and device settings*

*Detection of access attempts from two countries within a single day*

## Annexure 4: Results of Primary Survey

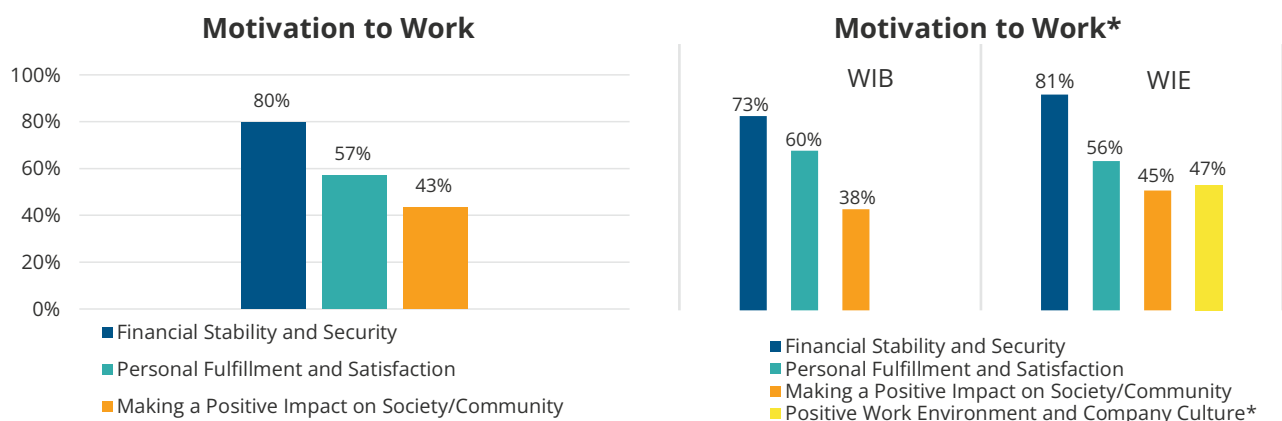
Key for coding questions

- **Q** – Questions common to WIB and WIE;
- **BQ** – only WIB questions;
- **EQ** – only WIE questions;

### Work

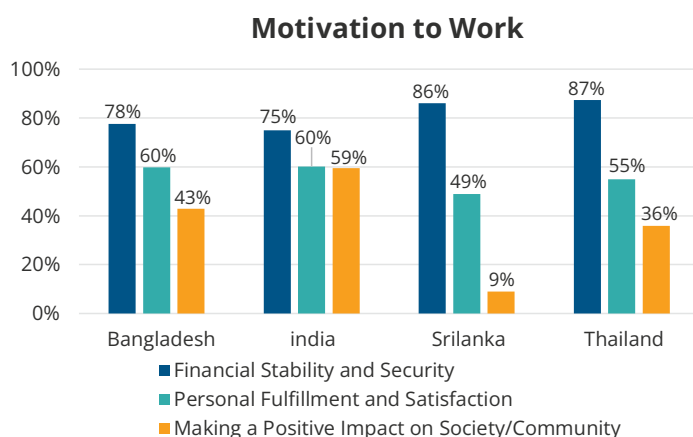
#### A. Motivation to Work

**Q1** What is your motivation to work? (You can choose more than one option) - WIB and WIE



\*"Positive Work Environment and Company Culture", was an option given only to WIE

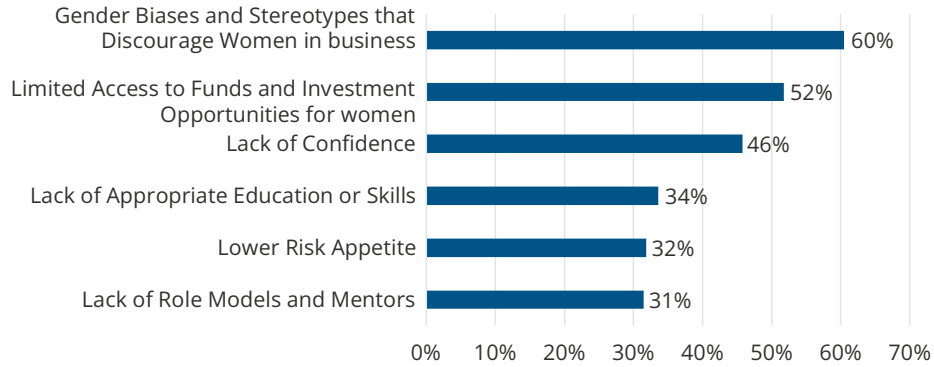
#### Country-wise Analysis



#### B. Entry Barriers: Visible and Invisible

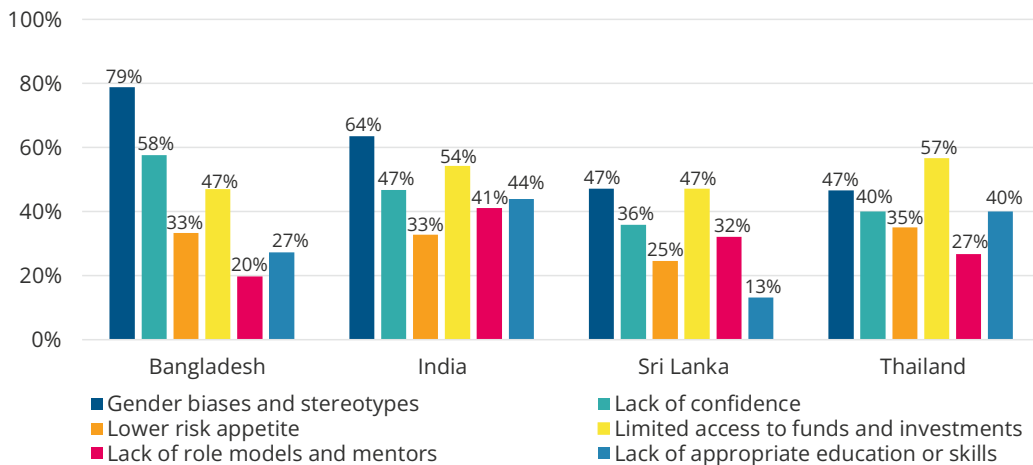
**BQ1** In your opinion, why do fewer working women opt to run a business? (You can choose more than one option) - WIB

### Why Fewer Women Opt to Run Business



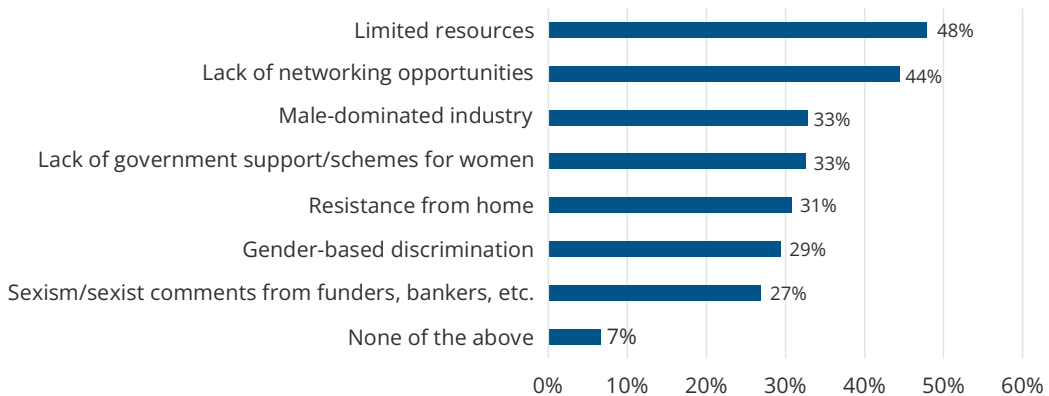
### Country-wise Analysis

#### Why Fewer Women Opt to Run Business



**BQ2** Have you faced any of the following barriers as a female entrepreneur? (You can choose more than one option) - WIB

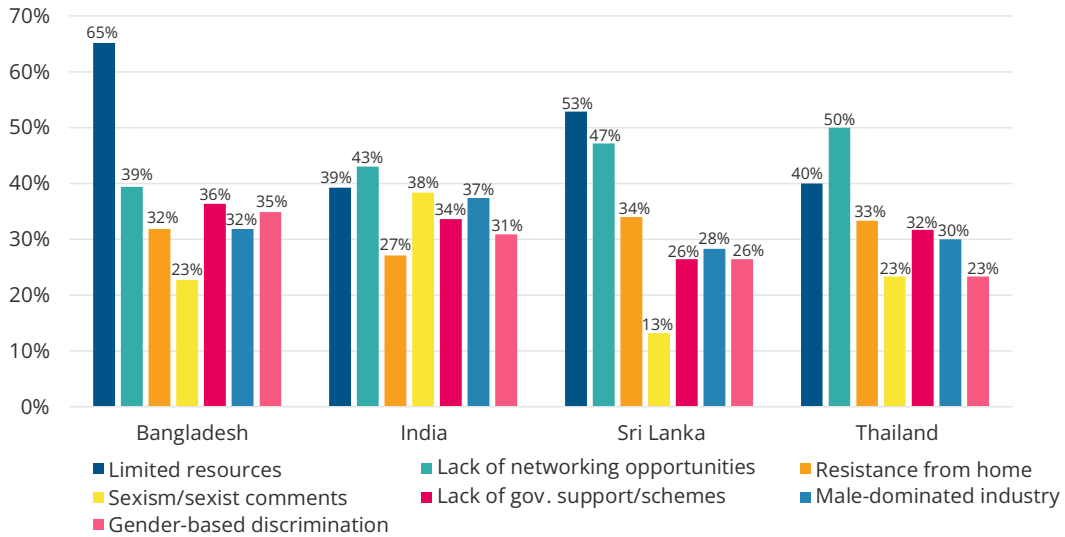
### Barriers Faced by Women Entrepreneurs





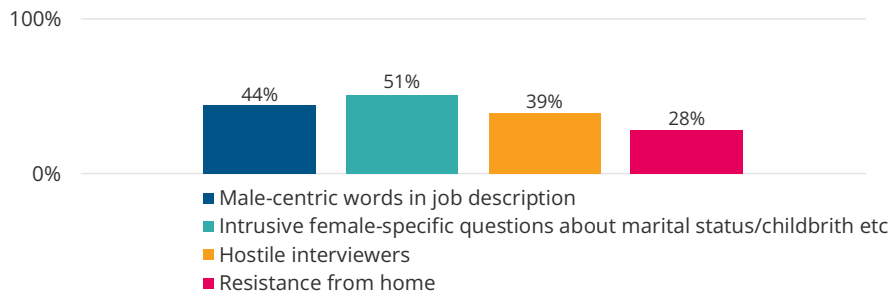
### Country-wise Analysis

#### Barriers Faced by Women Entrepreneurs



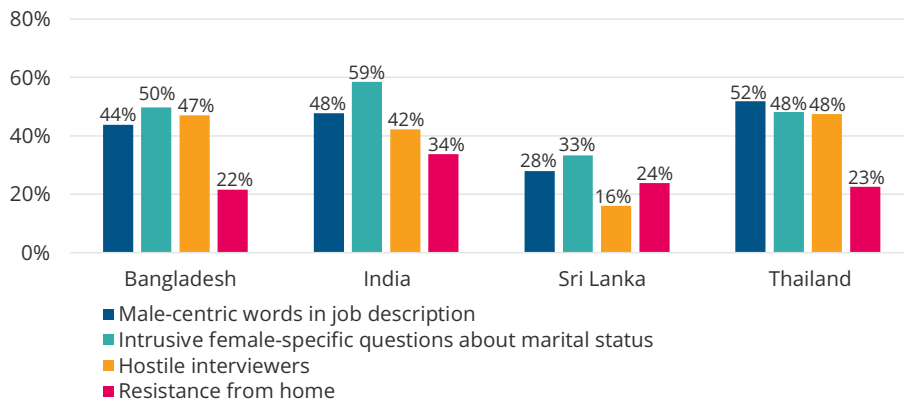
**EQ1** Have you faced verbal/non-verbal barrier(s) to joining the workforce?  
 (You can choose more than one option) - WIE

#### Verbal and Non-verbal Barriers to Joining the Workforce Faced by WIE



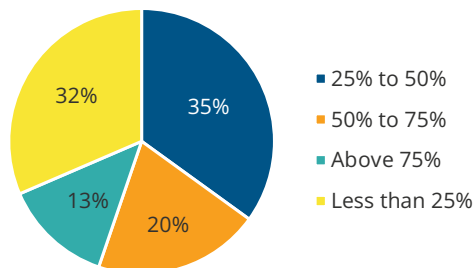
### Country-wise Analysis

#### Verbal and Non-verbal Barriers to Joining the Workforce Faced by WIE



### C Working Arrangements

**BQ1** What is the percentage of women employees in your organisation? - WIB

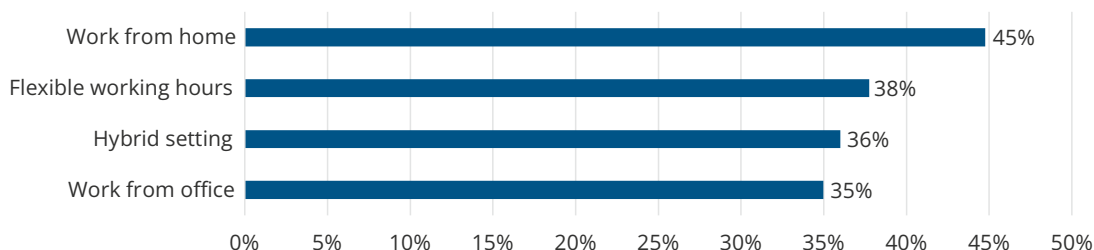


#### Country-wise Analysis

| Country    | Less than 25% | 25% to 50% | 50% to 75% | Above 75% |
|------------|---------------|------------|------------|-----------|
| Bangladesh | 38%           | 30%        | 23%        | 9%        |
| India      | 21%           | 37%        | 22%        | 21%       |
| Sri Lanka  | 57%           | 28%        | 9%         | 6%        |
| Thailand   | 22%           | 42%        | 25%        | 12%       |

**BQ2** What is the working arrangement you offer your employees? (Multiple Responses) - WIB

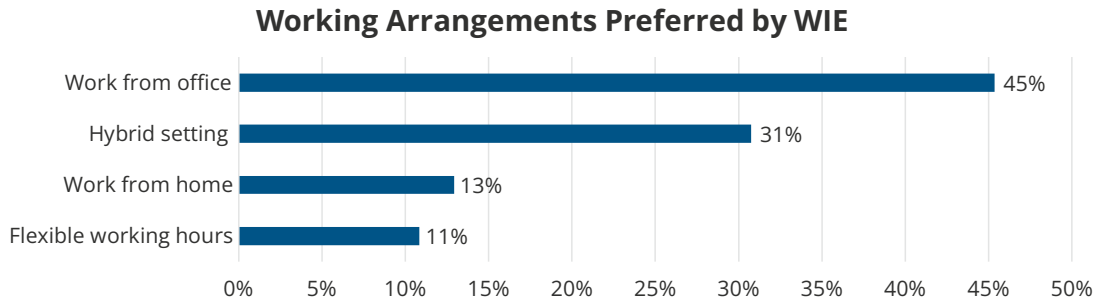
#### Working Arrangements Offered by WIB



#### Country-wise Analysis

| Country    | Flexible Working Hours | Hybrid Setting | Work from Home | Work from Office |
|------------|------------------------|----------------|----------------|------------------|
| Bangladesh | 30%                    | 41%            | 42%            | 39%              |
| India      | 37%                    | 34%            | 44%            | 45%              |
| Sri Lanka  | 36%                    | 23%            | 51%            | 30%              |
| Thailand   | 48%                    | 47%            | 43%            | 17%              |

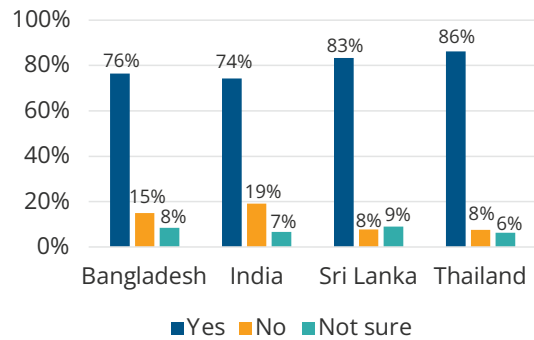
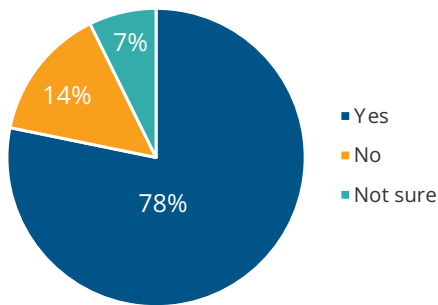
**EQ1** What is your preferred working arrangement? - WIE



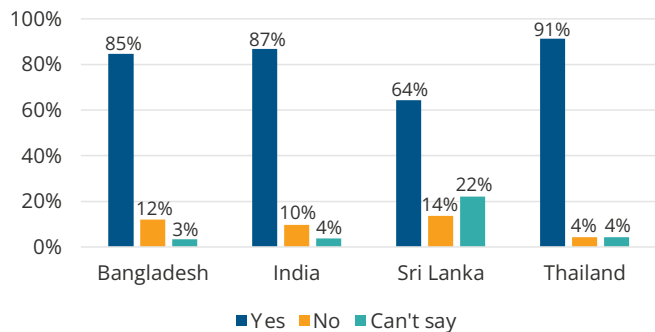
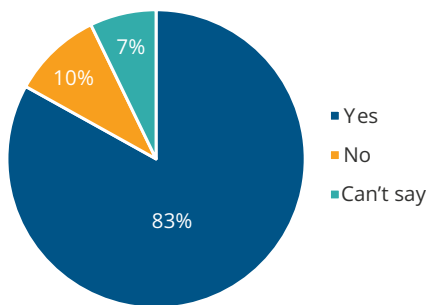
**Country-wise Analysis (WIE):**

| Country    | Flexible Working Hours | Hybrid Setting | Work from Home | Work from Office |
|------------|------------------------|----------------|----------------|------------------|
| Bangladesh | 15%                    | 37%            | 35%            | 66%              |
| India      | 26%                    | 41%            | 51%            | 64%              |
| Sri Lanka  | 32%                    | 45%            | 29%            | 42%              |
| Thailand   | 19%                    | 23%            | 9%             | 51%              |

**EQ2** In your experience are these options generally available to all employees irrespective of gender?

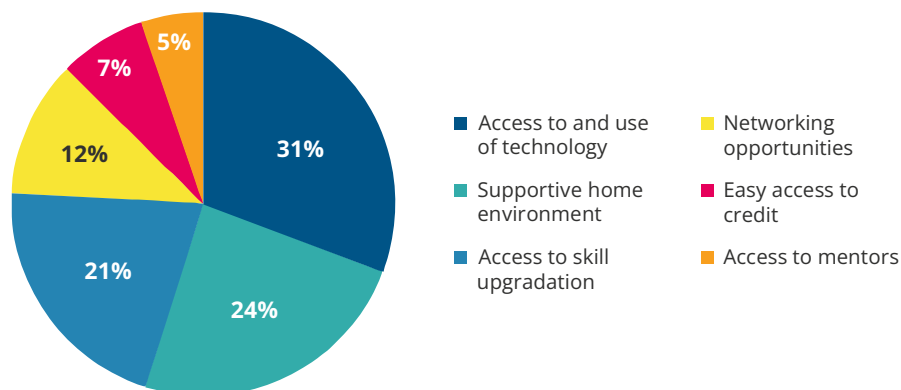


If yes, do women and men equally opt for hybrid or flexible work arrangements? - WIE



### D Training and Mentoring Opportunities

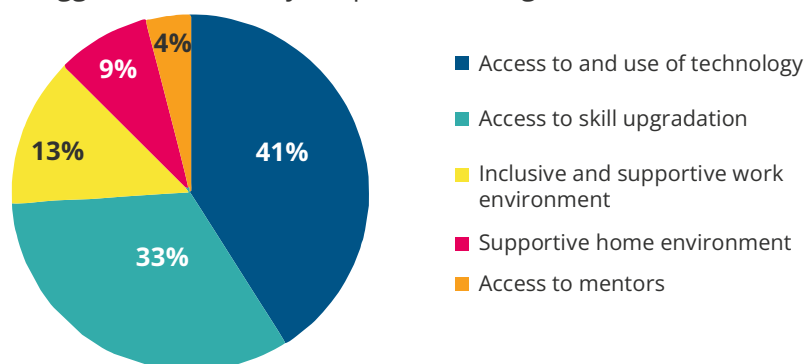
**BQ1** Which is the biggest enabler for your professional/entrepreneurial growth? - WIB



#### Country-wise Analysis

| Country    | Access to and Use of Technology | Access to Mentors | Access to Skill Upgradation | Easy Access to Credit | Networking Opportunities | Supportive Home Environment |
|------------|---------------------------------|-------------------|-----------------------------|-----------------------|--------------------------|-----------------------------|
| Bangladesh | 36%                             | 6%                | 27%                         | 2%                    | 9%                       | 20%                         |
| India      | 21%                             | 9%                | 23%                         | 6%                    | 12%                      | 28%                         |
| Sri Lanka  | 38%                             | 2%                | 15%                         | 2%                    | 19%                      | 25%                         |
| Thailand   | 35%                             | 0%                | 15%                         | 22%                   | 7%                       | 22%                         |

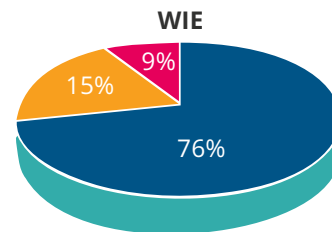
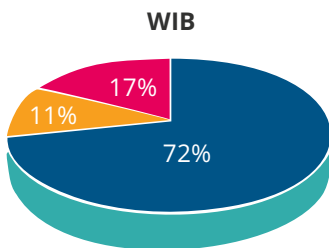
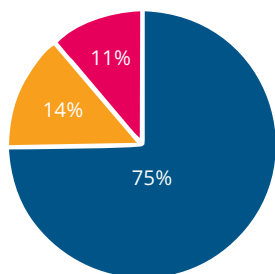
**EQ1** Which is the biggest enabler for your professional growth? - WIE



#### Country-wise Analysis

| Country    | Access to and Use of Technology | Access to Skill Upgradation | Inclusive and Supportive Work Environment | Supportive Home Environment | Access to Mentors |
|------------|---------------------------------|-----------------------------|---|-----------------------------|-------------------|
| Bangladesh | 36%                             | 38%                         | 20%                                       | 2%                          | 4%                |
| India      | 50%                             | 28%                         | 16%                                       | 2%                          | 4%                |
| Sri Lanka  | 34%                             | 44%                         | 4%  | 14%                         | 4%                |
| Thailand   | 44%                             | 22%                         | 14%                                       | 16%                         | 4%                |

**Q2** Is automation a threat or an opportunity for your career? - WIB and WIE



■ Opportunity ■ Threat ■ Don't know

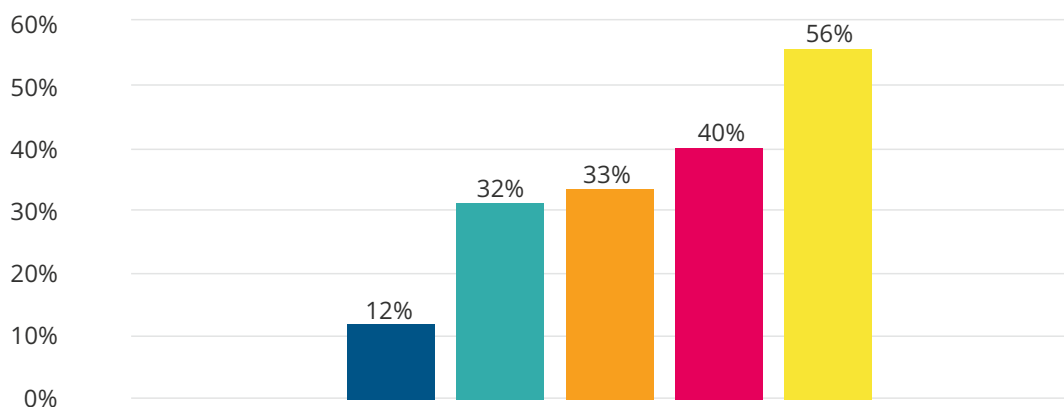
■ Opportunity ■ Threat ■ Don't know

■ Opportunity ■ Threat ■ Don't know

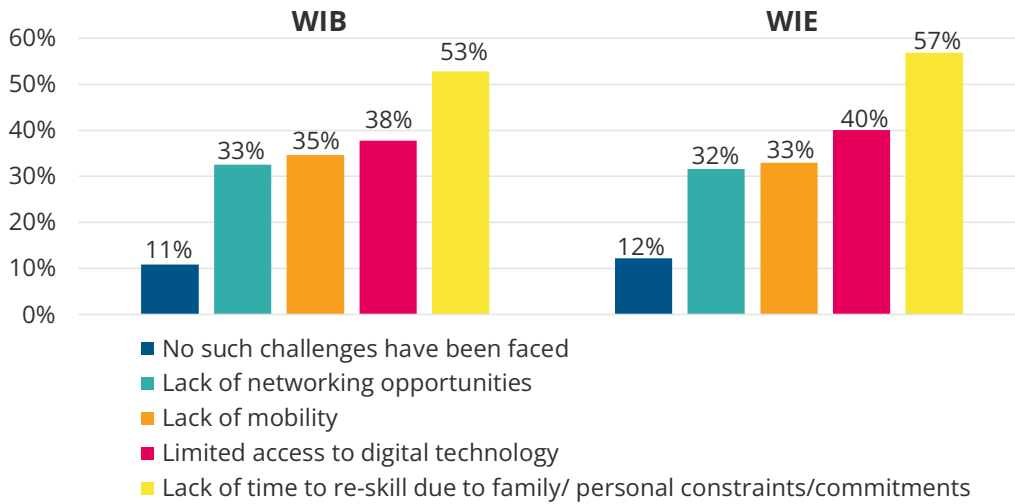
**Country-wise Analysis**

| Country    | Opportunity | Threat | Don't Know |
|------------|-------------|--------|------------|
| Bangladesh | 84%         | 10%    | 6%         |
| India      | 78%         | 15%    | 8%         |
| Sri Lanka  | 74%         | 12%    | 14%        |
| Thailand   | 58%         | 18%    | 24%        |

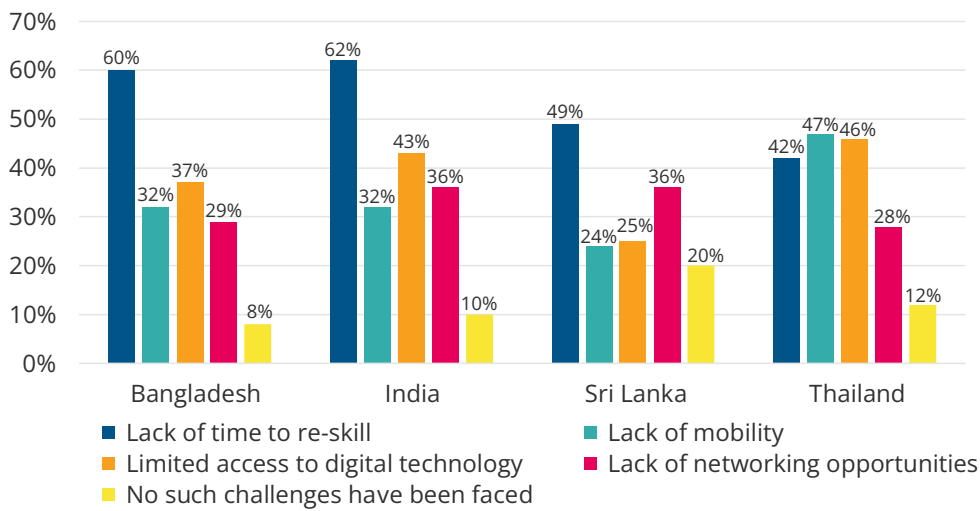
**Q3** Do you face any of the following challenges in up-skilling or re-skilling? (You can choose more than one option) - WIB and WIE



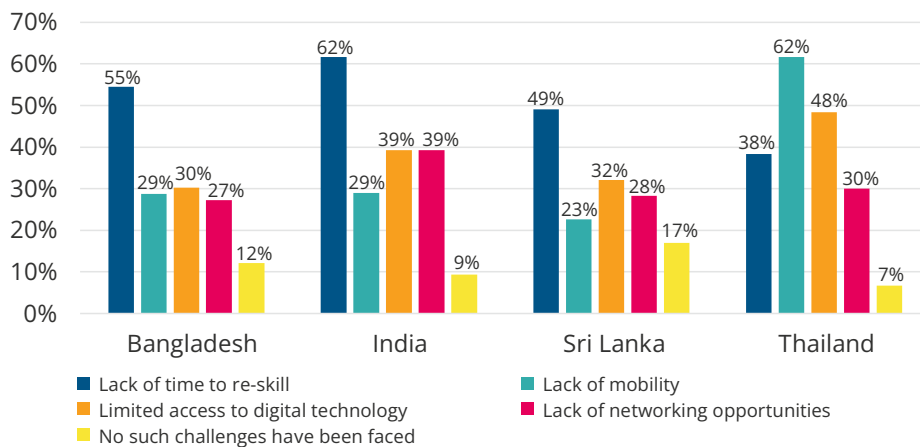
- No such challenges have been faced
- Lack of networking opportunities
- Lack of mobility
- Limited access to digital technology
- Lack of time to re-skill due to family/ personal constraints/commitments



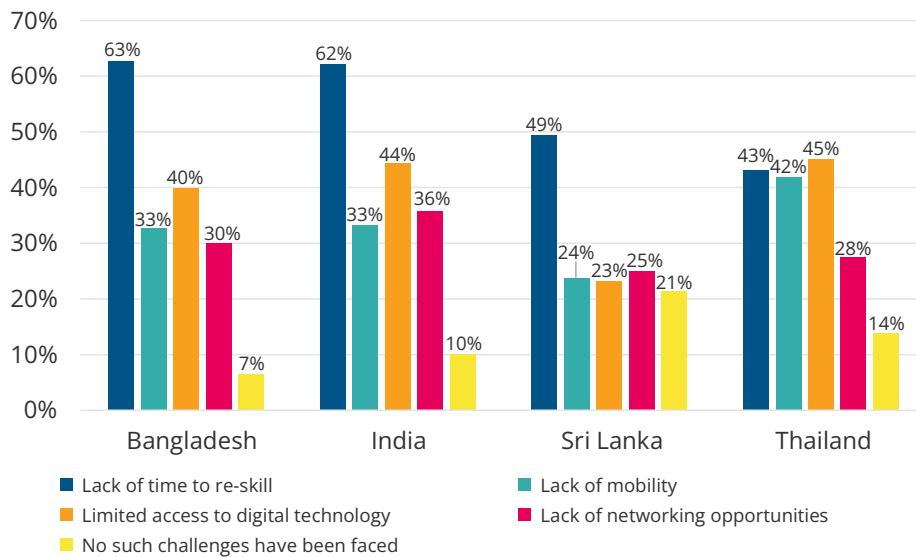
### Country-wise Analysis



### WIB

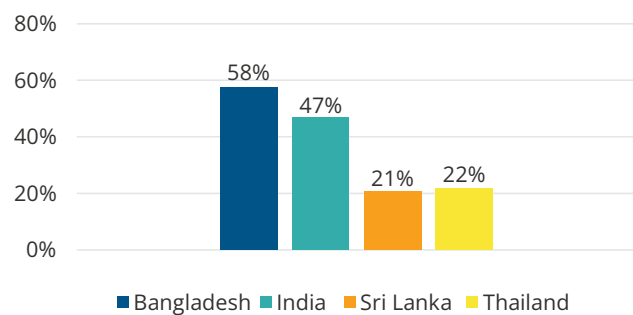
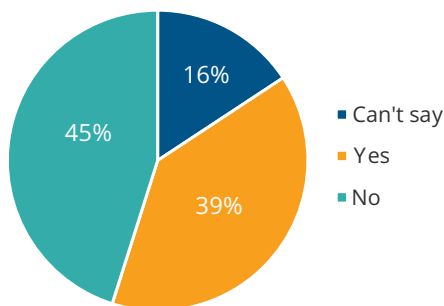


### WIE



### E Pay Gaps

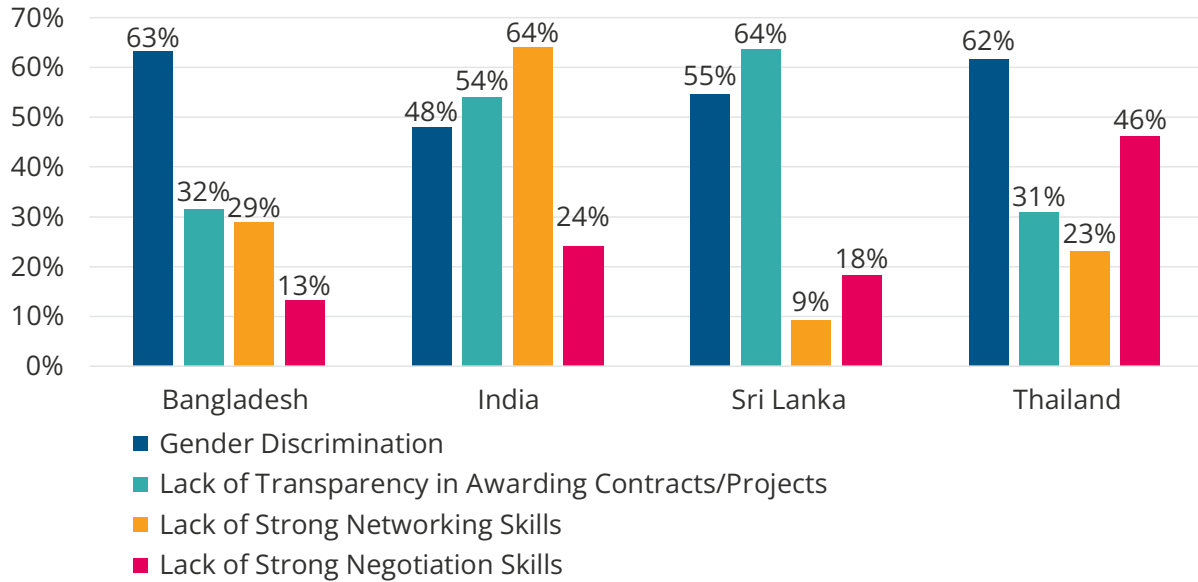
**BQ1** Have you had to charge lower fee for a project or been denied a project/contract due to your gender? - WIB



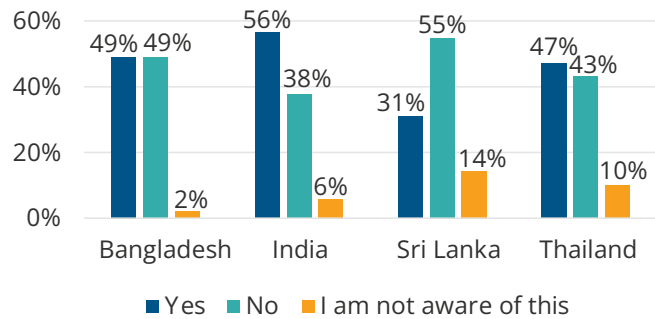
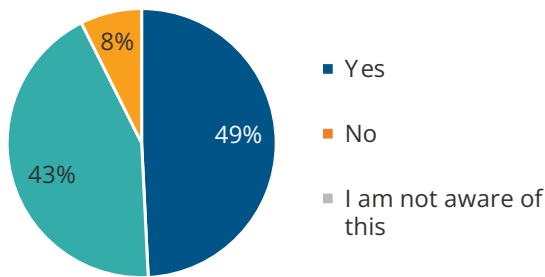
If yes, what are the reasons in your opinion? (You can choose more than one option) - WIB

|   |     |
|---|-----|
| Gender discrimination                               | 55% |
| Lack of transparency in awarding contracts/projects | 45% |
| Lack of strong networking skills                    | 42% |
| Lack of strong negotiation skills                   | 22% |

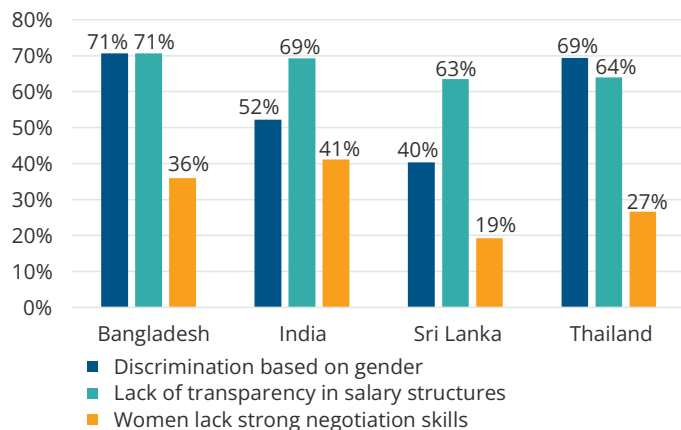
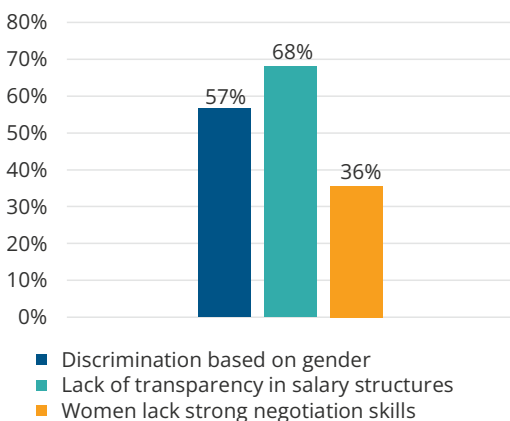
### Country-wise Analysis



**EQ1** Have you ever been in a job where you were paid less than a male counterpart with the same qualifications? - WIE

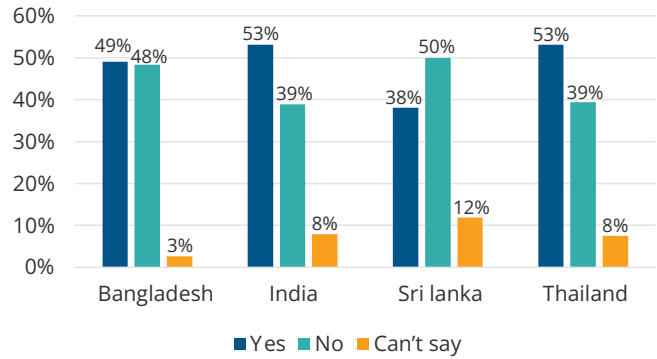
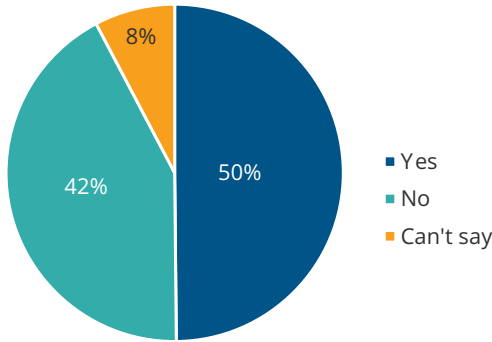


If yes, what are the reasons for the difference, in your opinion? (You can choose more than one option) - WIE

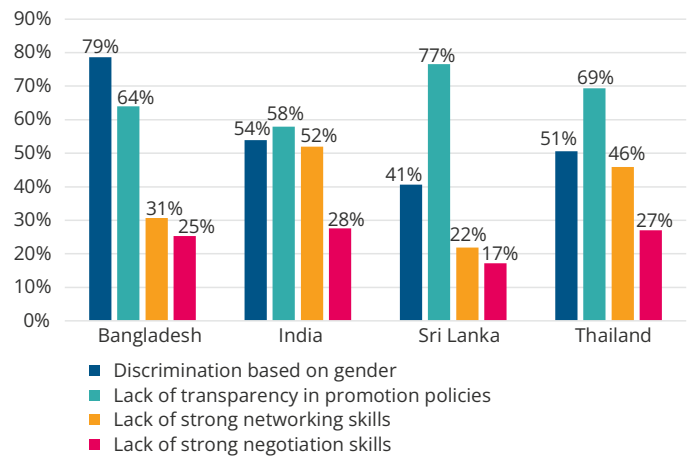
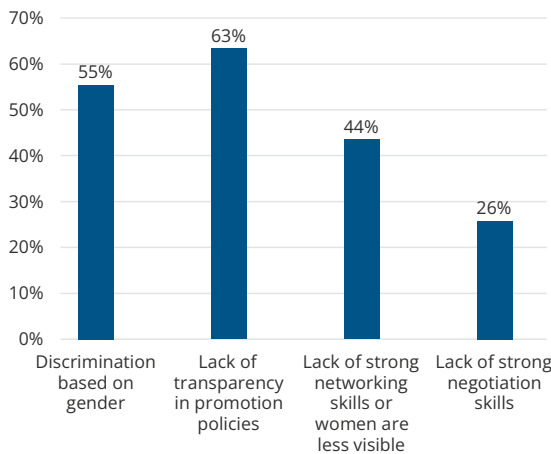




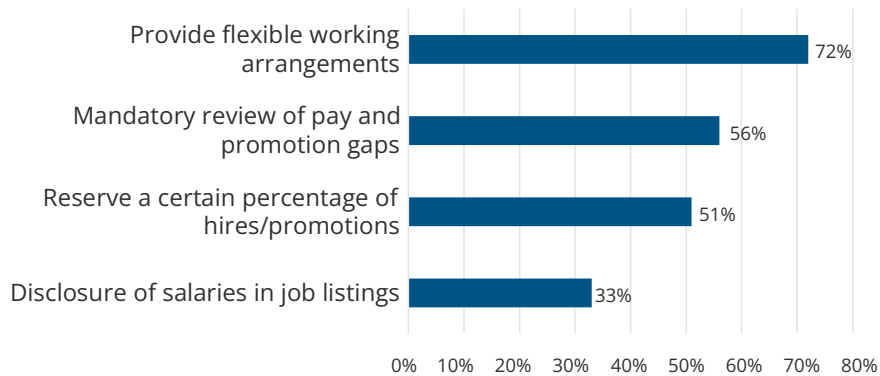
**EQ2** Have you ever felt that you were passed over or denied a promotion/raise in favour of an equally or less qualified male colleague? - WIE



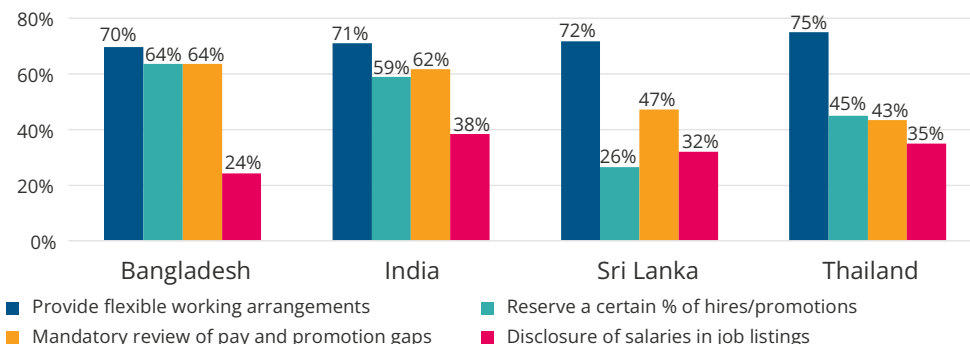
If yes, what are the reasons, in your opinion? (You can choose more than one option) - WIE



**BQ2** What can be done by employers and policy makers to bridge gender pay/promotion gaps? (You can choose more than one option) - WIB

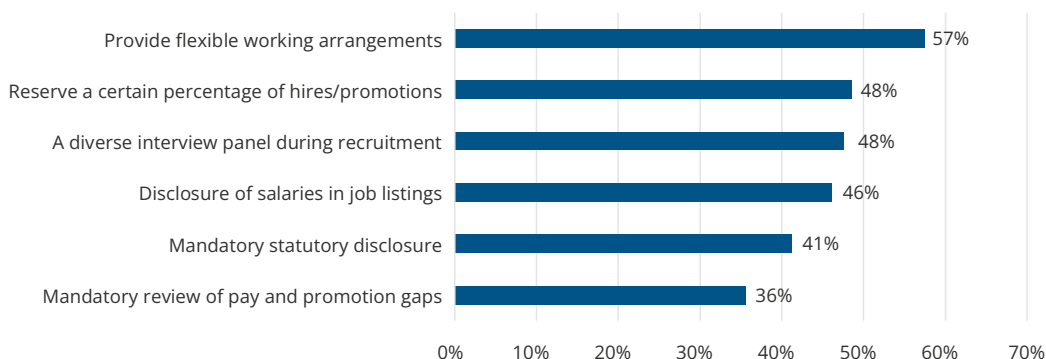


### Country-wise Analysis



### EQ3 What can be done to bridge gender pay/promotion gaps?

(You can choose more than one option) - WIE

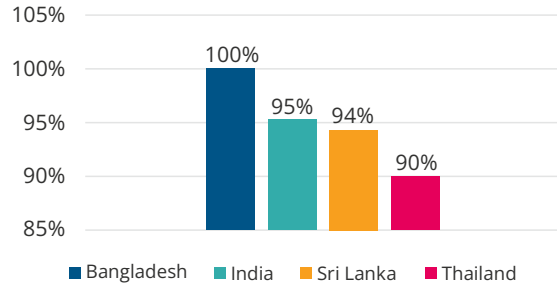
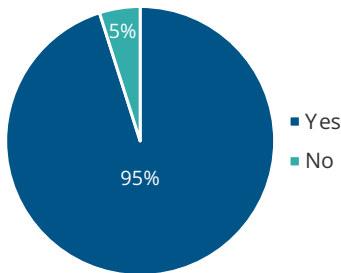


### Country-wise Analysis: WIE

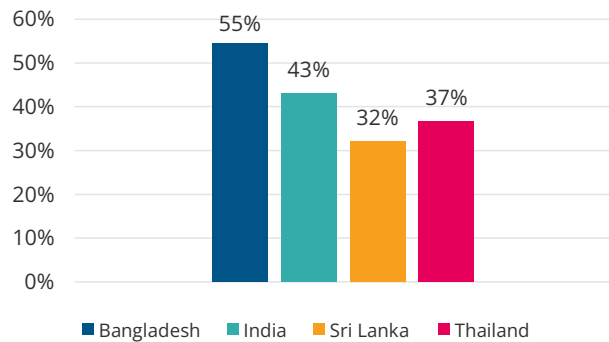
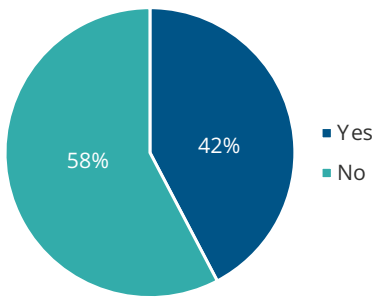
| Country →   | Bangladesh | India | Sri Lanka | Thailand |
|---|------------|-------|-----------|----------|
| A diverse interview panel during recruitment                                  | 52%        | 47%   | 41%       | 52%      |
| Disclosure of salaries in job listings  | 56%        | 44%   | 44%       | 45%      |
| Reserve a certain percentage of hires/ promotions across levels/function      | 63%        | 52%   | 30%       | 44%      |
| Mandatory statutory disclosure of the percentage of women at different levels | 36%        | 54%   | 17%       | 33%      |
| Provide flexible working arrangements to all employees                        | 55%        | 53%   | 68%       | 61%      |
| Mandatory review of pay and promotion gaps                                    | 41%        | 26%   | 55%       | 38%      |

*F Networking Skills and Opportunities*

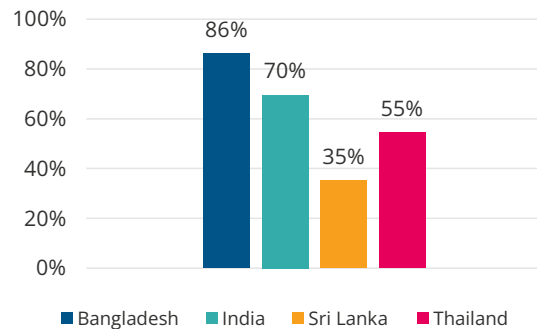
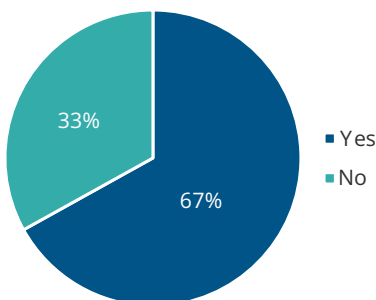
**BQ1** Do you feel that networking, participation in conferences and trainings play a role in the growth of your business? - WIB



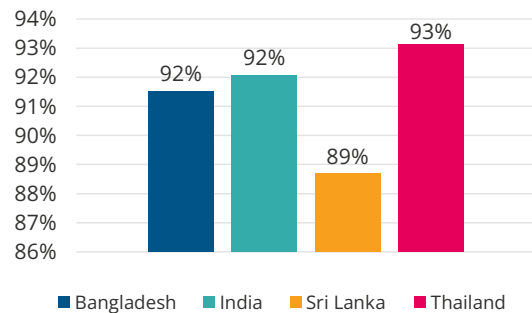
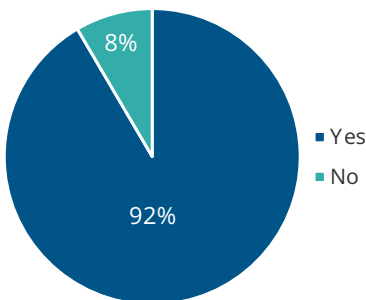
**BQ2** Are you a member of any trade or industry body/association? - WIB



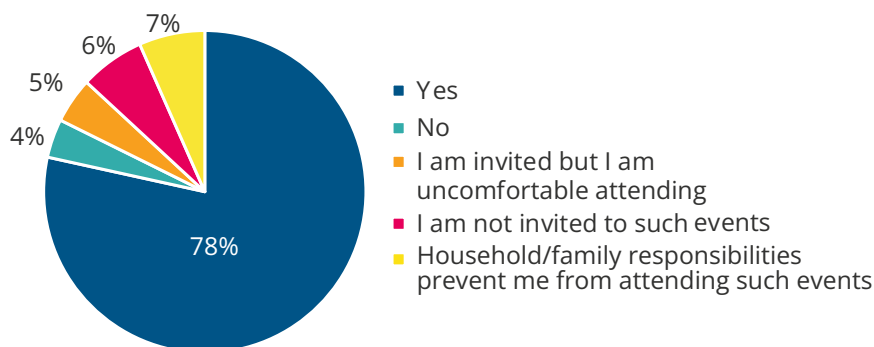
If yes, are your ideas and opinions dismissed/ignored at meetings of such bodies/associations? - WIB



**EQ1** Does your company allow you participation in conferences, optional trainings, and other networking events? - WIE



**EQ2** If yes, do you attend such events - WIE

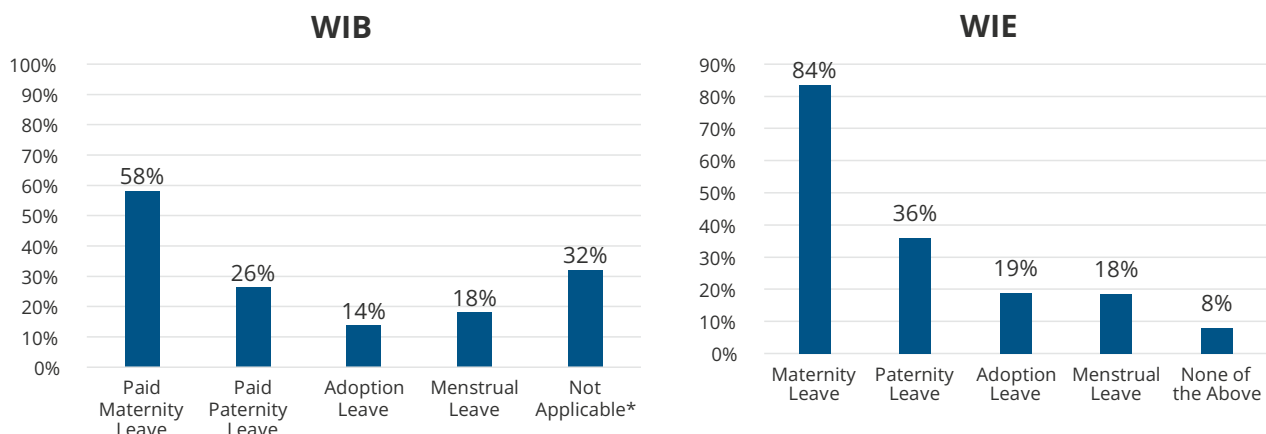


**Country-wise Analysis**

| Country    | Yes | No | I am invited but I am uncomfortable attending | I am not invited to such events | Household /family responsibilities prevent me from attending such events |
|------------|-----|----|---|---------------------------------|--|
| Bangladesh | 75% | 4% | 5%  | 6%                              | 9%   |
| India      | 81% | 3% | 6%  | 4%                              | 6%   |
| Sri Lanka  | 74% | 4% | 2%  | 11%                             | 8%   |
| Thailand   | 78% | 5% | 2%  | 9%                              | 5%   |

**G Maternity, Paternity and Adoption Leaves**

**Q1** Does your organisation/company have the following policies?  
(You can choose more than one option) - WIB and WIE



*Not applicable as my organisation is not statutorily required to provide such policies*

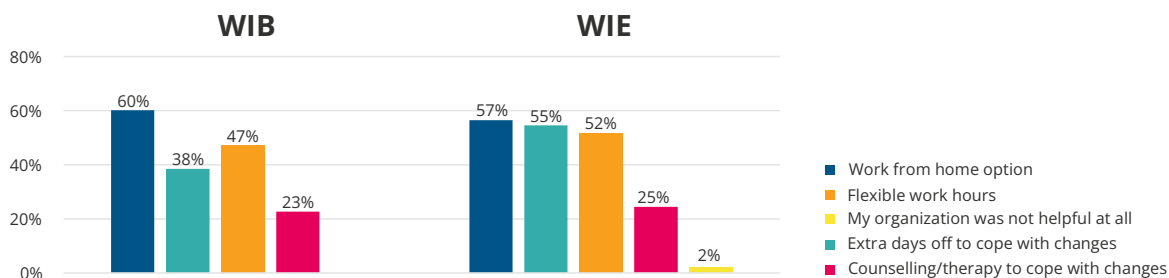
**Country-wise Analysis-WIB**

| WIB                  | Bangladesh | India | Sri Lanka | Thailand |
|----------------------|------------|-------|-----------|----------|
| Paid Maternity Leave | 74%        | 53%   | 45%       | 60%      |
| Paid Paternity Leave | 18%        | 30%   | 28%       | 30%      |
| Adoption Leave       | 14%        | 13%   | 14%       | 10%      |
| Menstrual Leave      | 12%        | 18%   | 6%        | 18%      |
| Not Applicable       | 21%        | 16%   | 43%       | 13%      |

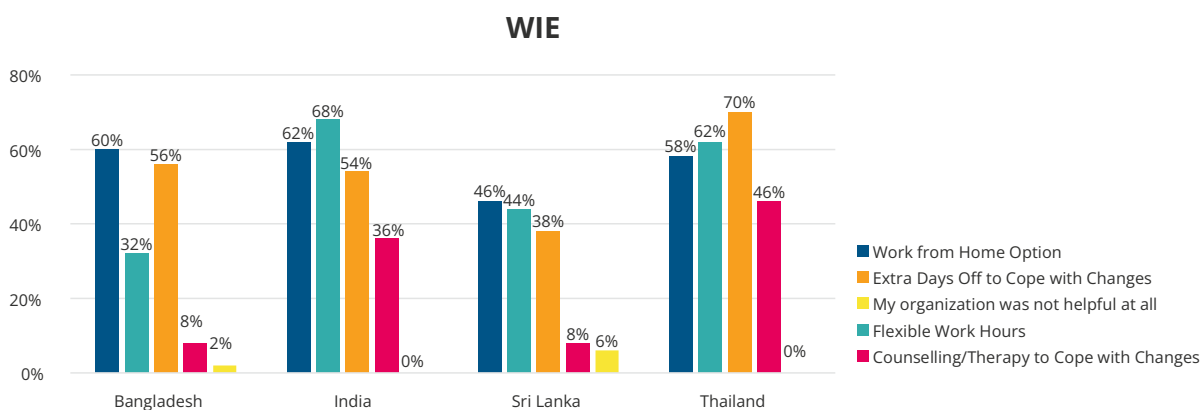
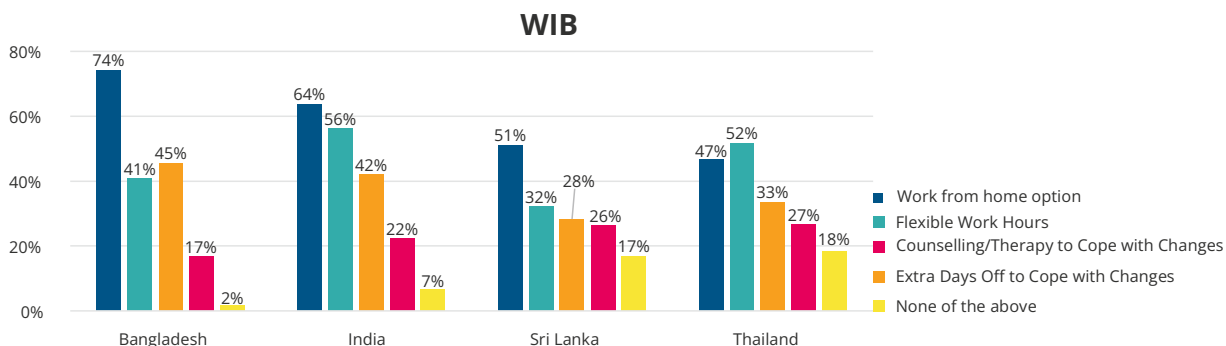
### Country-wise Analysis-WIE

| WIE             | Bangladesh | India | Sri Lanka | Thailand |
|-----------------|------------|-------|-----------|----------|
| Maternity Leave | 86%        | 79%   | 91%       | 86%      |
| Paternity Leave | 20%        | 38%   | 38%       | 41%      |
| Adoption Leave  | 11%        | 25%   | 13%       | 13%      |
| Menstrual Leave | 18%        | 25%   | 6%        | 13%      |
| Not Applicable  | 10%        | 7%    | 8%        | 7%       |

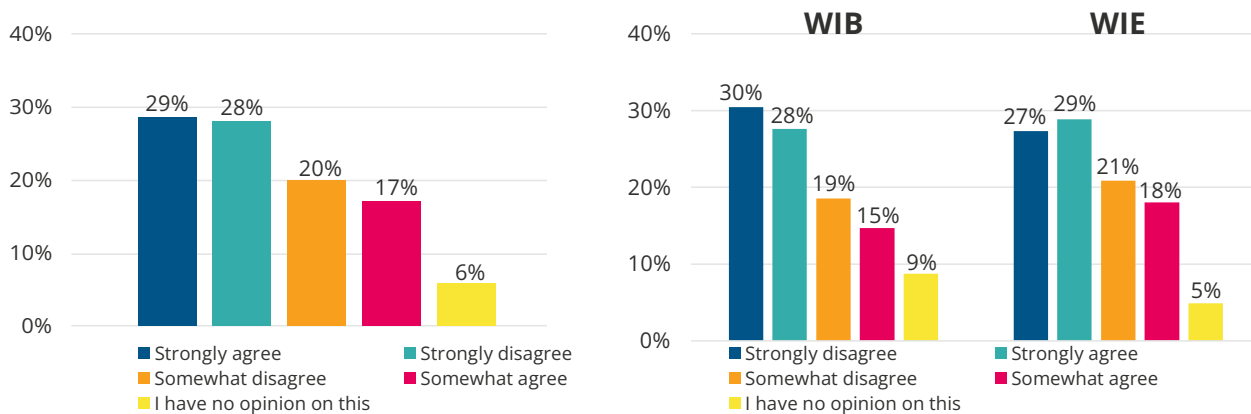
**Q2** How does your organisation accommodate post pregnancy needs of your employees?  
 (You can choose more than one option) - WIB and WIE



### Country-wise Analysis

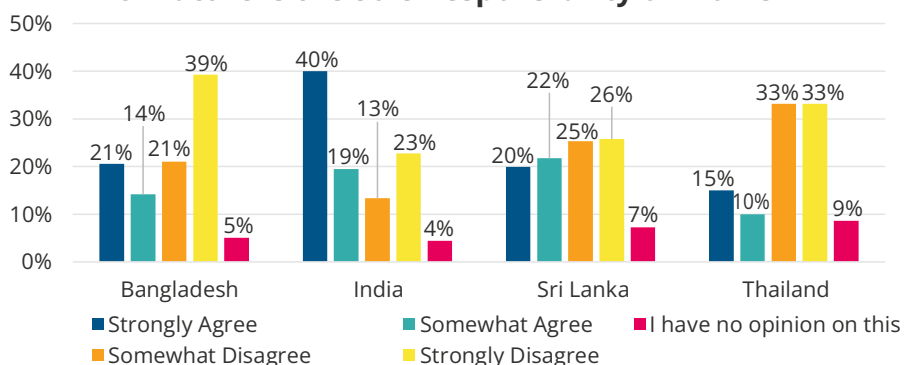


**Q3** Childcare is the sole responsibility of a woman? Do you agree with this statement - WIB and WIE



**Country-wise Analysis**

**Childcare is the Sole Responsibility of Women**



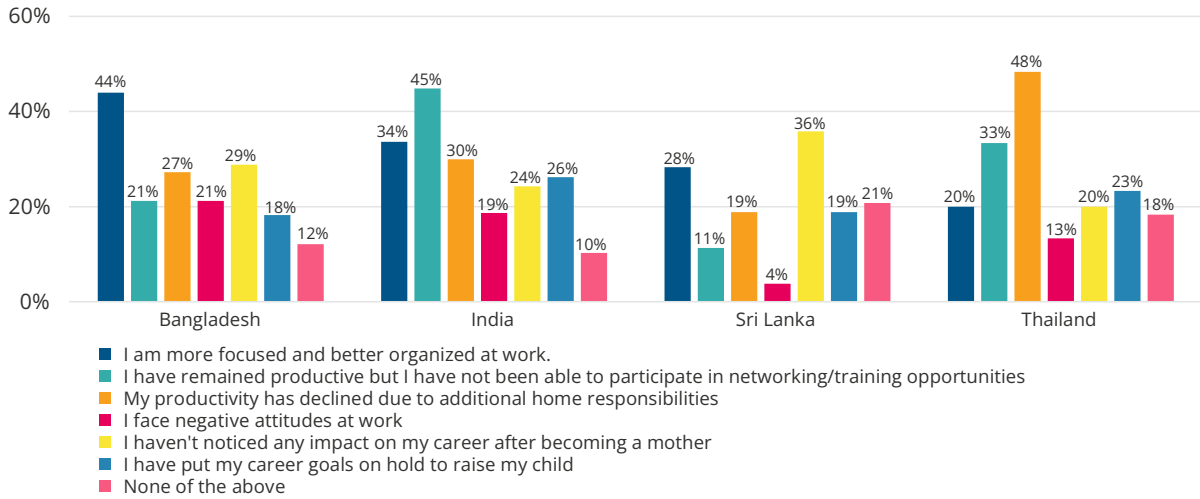
**Q4** How has motherhood impacted your career? (you can choose more than one option) - WIB and WIE

| How has motherhood impacted your career?  | WIB | WIE |
|---|-----|-----|
| I am more focused and better organised at work                                      | 32% | 57% |
| I have remained productive but have been denied promotions/ training opportunities* |     | 33% |
| I have remained productive, but I have not been able to participate in networking.# | 31% |     |
| My productivity has declined due to additional home responsibilities                | 31% | 34% |
| I face negative attitudes and discrimination at work*                               |     | 16% |
| I face negative attitudes at work.#   | 15% |     |
| I haven't noticed any impact on my career after becoming a mother                   | 27% | 27% |
| I have put my career goals on hold to raise my child                                | 22% | 7%  |

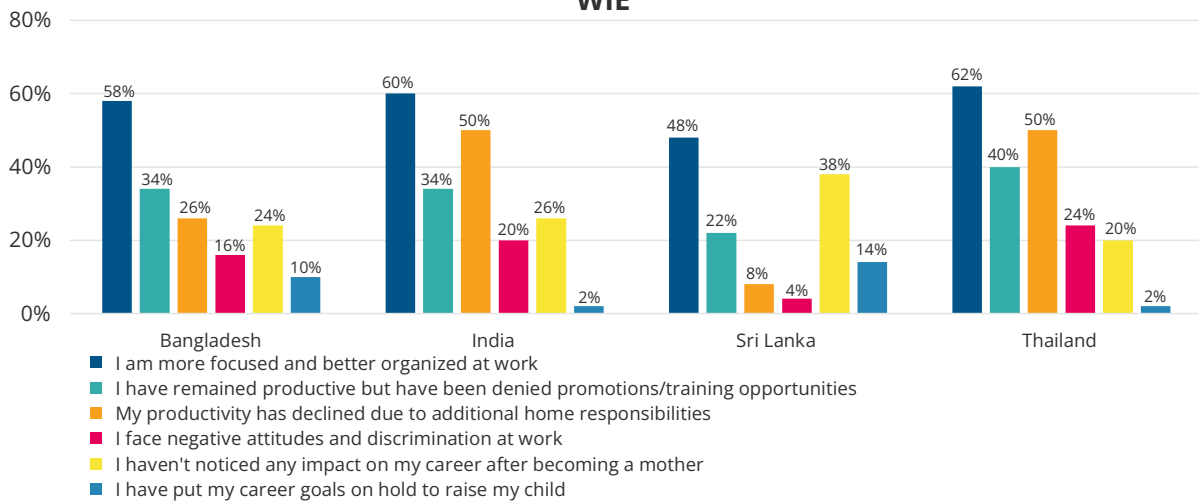
\* option for WIE; #option for WIB

### Country-wise Analysis

#### WIB



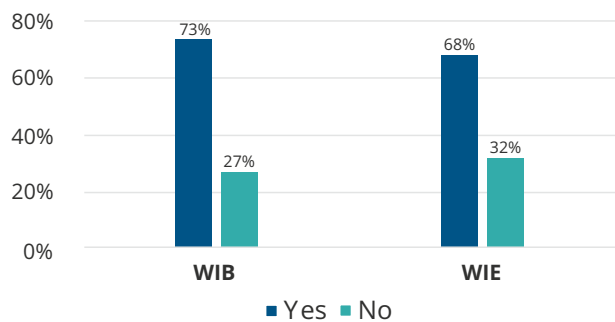
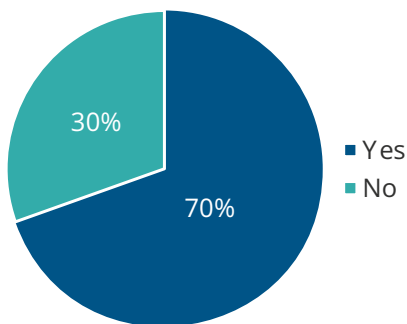
#### WIE



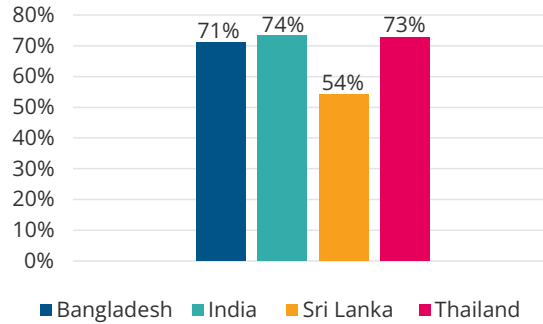
### Wealth

#### A Financial Literacy

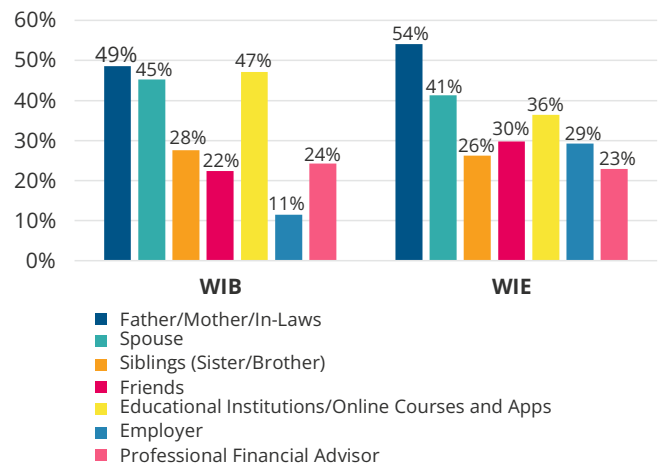
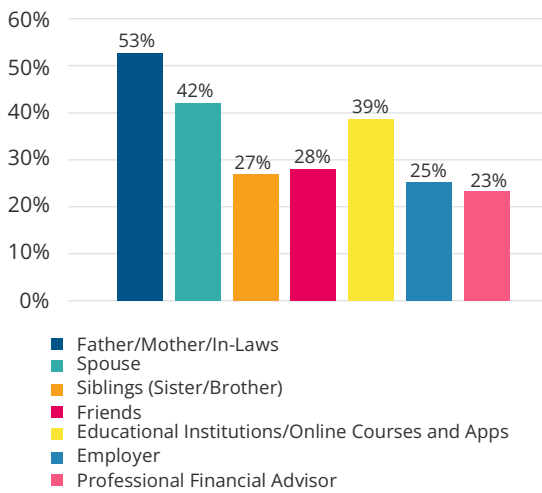
#### Q1 Have you ever received any guidance/advice/training in handling finances? - WIB and WIE



### Country-wise Analysis

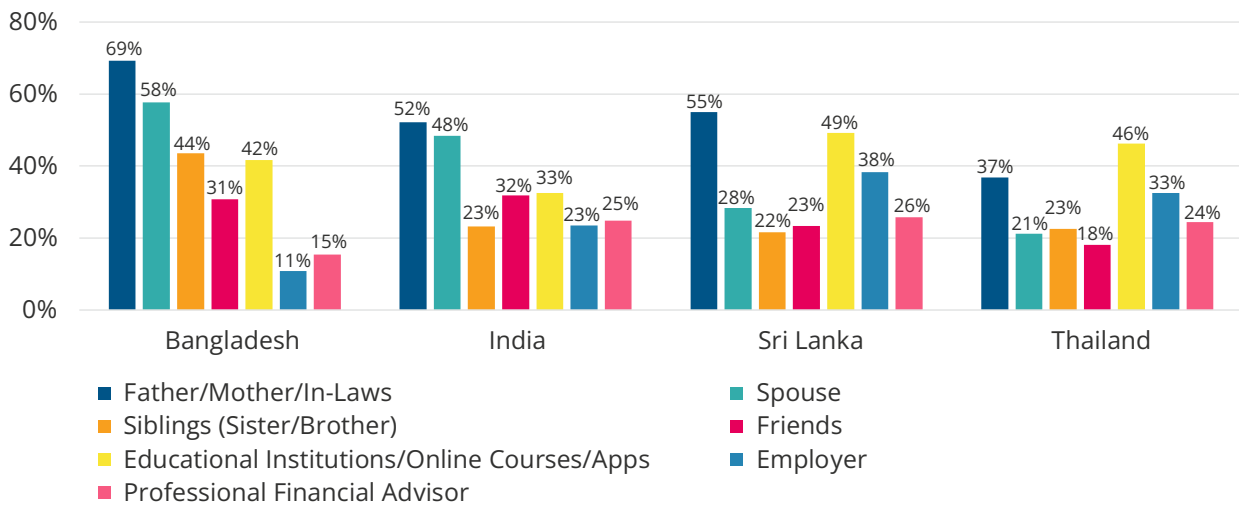


If yes, then from whom? (You can choose more than one option) - WIB and WIE



### Country-wise Analysis

#### Sources of Financial Guidance

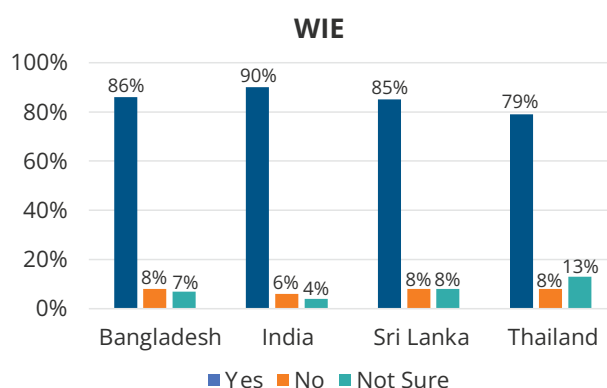
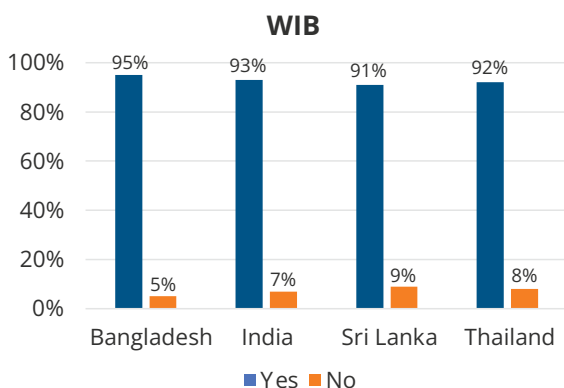
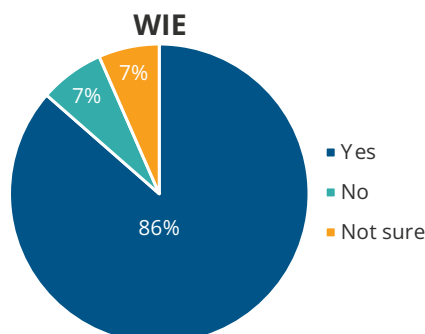
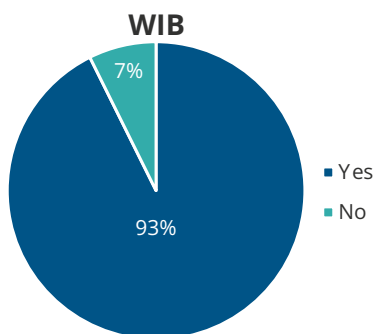




| WIB        | Father/Mother/In Laws | Spouse | Siblings (Sister/Brother) | Educational Institutions/Online Courses and Apps | Employer | Professional Financial Advisor |
|------------|-----------------------|--------|---------------------------|--|----------|--------------------------------|
| Bangladesh | 63%                   | 66%    | 45%                       | 46%  | 0%       | 4%                             |
| India      | 47%                   | 49%    | 22%                       | 44%  | 10%      | 32%                            |
| Sri Lanka  | 50%                   | 39%    | 19%                       | 47%  | 22%      | 33%                            |
| Thailand   | 32%                   | 15%    | 22%                       | 54%  | 20%      | 29%                            |

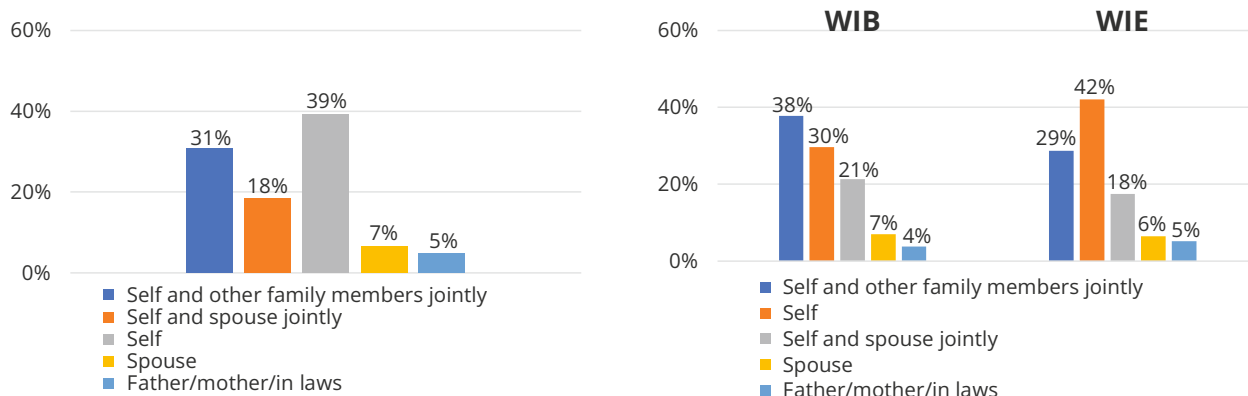
| WIE        | Father/Mother/In Laws | Spouse | Siblings (Sister/Brother) | Educational Institutions/Online Courses and Apps | Employer | Professional Financial Advisor |
|------------|-----------------------|--------|---------------------------|--|----------|--------------------------------|
| Bangladesh | 73%                   | 53%    | 43%                       | 39%  | 17%      | 22%                            |
| India      | 53%                   | 48%    | 24%                       | 30%  | 26%      | 23%                            |
| Sri Lanka  | 57%                   | 24%    | 23%                       | 50%  | 45%      | 23%                            |
| Thailand   | 39%                   | 24%    | 23%                       | 44%  | 37%      | 23%                            |

**Q2** Do you have autonomy/control over your earnings and/or wealth? - WIB and WIE

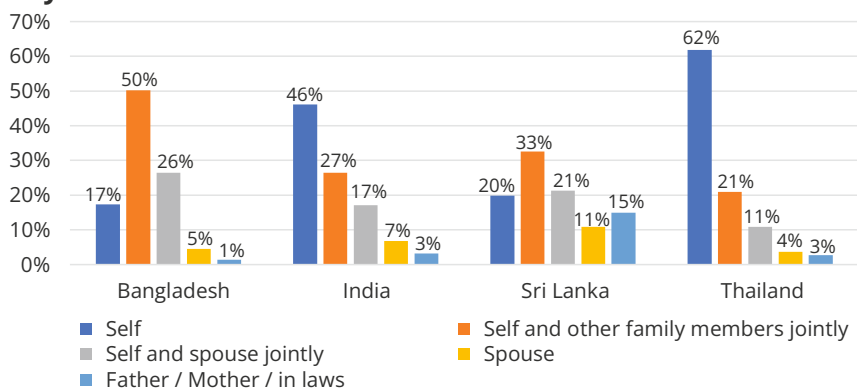


### B Financial Decision

#### Q1 Financial decisions in your household are managed by which members? - WIB and WIE



#### Country-wise Analysis



#### Q2 How are your earnings typically allocated? - WIB and WIE

##### Women in Business

| Ranking   | 1     | 2   | 3   | 4   | 5   | 6   | 7   | 8   | 9   | 10  | 11  | 12  |
|---|-------|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|
| Re-investment   | 45%   | 11% | 6%  | 6%  | 3%  | 5%  | 4%  | 4%  | 4%  | 4%  | 6%  | 1%  |
| Food and Groceries  | 22%   | 34% | 11% | 10% | 7%  | 4%  | 3%  | 2%  | 2%  | 1%  | 2%  | 1%  |
| Healthcare including Health Insurance                     | 5%    | 11% | 28% | 13% | 8%  | 7%  | 8%  | 6%  | 6%  | 4%  | 3%  | 1%  |
| Transport   | 0.30% | 4%  | 10% | 21% | 13% | 14% | 9%  | 10% | 9%  | 4%  | 5%  | 0%  |
| Rent and Utilities  | 5%    | 9%  | 9%  | 10% | 26% | 9%  | 8%  | 8%  | 5%  | 5%  | 3%  | 2%  |
| Repaying Loans/EMIs                                       | 5%    | 7%  | 5%  | 5%  | 6%  | 22% | 11% | 9%  | 9%  | 9%  | 9%  | 1%  |
| Children's Education                                      | 6%    | 4%  | 9%  | 10% | 10% | 8%  | 23% | 9%  | 6%  | 6%  | 6%  | 1%  |
| Childcare/Eldercare                                       | 2%    | 5%  | 5%  | 9%  | 8%  | 9%  | 8%  | 27% | 13% | 7%  | 5%  | 1%  |
| Consumer Goods  | 2%    | 6%  | 4%  | 5%  | 7%  | 9%  | 9%  | 7%  | 29% | 14% | 6%  | 1%  |
| Recreational Activities and Personal Care                 | 1%    | 3%  | 4%  | 4%  | 5%  | 5%  | 8%  | 11% | 9%  | 33% | 14% | 3%  |
| Personal Savings/Investment (incl. Insurance and Pension) | 6%    | 5%  | 7%  | 5%  | 7%  | 7%  | 5%  | 5%  | 7%  | 9%  | 34% | 2%  |
| Others  | 0.35% | 1%  | 0%  | 0%  | 0%  | 0%  | 1%  | 1%  | 1%  | 4%  | 7%  | 84% |

### Women in Employment

| Ranking                                   | 1   | 2   | 3   | 4   | 5   | 6   | 7   | 8   | 9   | 10  | 11 |
|---|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|----|
| Food and Groceries                        | 61% | 13% | 7%  | 8%  | 5%  | 1%  | 2%  | 3%  | 0%  | 4%  | 0% |
| Healthcare                                | 6%  | 35% | 17% | 9%  | 8%  | 9%  | 7%  | 4%  | 5%  | 2%  | 0% |
| Transport                                 | 4%  | 12% | 26% | 11% | 13% | 9%  | 7%  | 9%  | 6%  | 4%  | 0% |
| Rent and Utilities                        | 7%  | 10% | 10% | 27% | 13% | 9%  | 8%  | 7%  | 7%  | 3%  | 0% |
| Repaying Loans/EMIs                       | 3%  | 6%  | 10% | 9%  | 23% | 11% | 9%  | 7%  | 7%  | 18% | 0% |
| Children's Education                      | 8%  | 7%  | 9%  | 11% | 10% | 27% | 10% | 9%  | 6%  | 6%  | 0% |
| Child/Elder Care                          | 3%  | 6%  | 8%  | 5%  | 8%  | 14% | 32% | 11% | 9%  | 6%  | 0% |
| Consumer Goods                            | 1%  | 6%  | 8%  | 8%  | 10% | 9%  | 16% | 33% | 8%  | 3%  | 0% |
| Recreational Activities and Personal Care | 2%  | 3%  | 3%  | 7%  | 6%  | 7%  | 6%  | 11% | 40% | 17% | 0% |
| Investments                               | 8%  | 4%  | 3%  | 6%  | 7%  | 7%  | 6%  | 7%  | 14% | 39% | 1% |

### Country-wise Analysis: Women in Business

|            |  | RANK |     |     |     |     |     |     |     |     |     |     |    |
|------------|--|------|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|----|
|            | Expense Allocation   | 1    | 2   | 3   | 4   | 5   | 6   | 7   | 8   | 9   | 10  | 11  | 12 |
| BANGLADESH | Re-investment into Business  | 71%  | 11% | 6%  | 3%  | 2%  | 2%  | 0%  | 2%  | 2%  | 3%  | 0%  | 0% |
|            | Food and Groceries   | 9%   | 52% | 3%  | 9%  | 12% | 5%  | 5%  | 2%  | 0%  | 0%  | 3%  | 2% |
|            | Healthcare including Health Insurance                                | 3%   | 11% | 44% | 14% | 5%  | 6%  | 2%  | 2%  | 5%  | 5%  | 5%  | 2% |
|            | Travel   | 0%   | 3%  | 11% | 32% | 12% | 12% | 9%  | 11% | 6%  | 3%  | 2%  | 0% |
|            | Rent and Utilities   | 3%   | 6%  | 8%  | 12% | 35% | 6%  | 8%  | 8%  | 6%  | 5%  | 5%  | 0% |
|            | Repaying Loans   | 3%   | 5%  | 6%  | 2%  | 5%  | 35% | 11% | 5%  | 9%  | 8%  | 11% | 3% |
|            | Children Education   | 5%   | 3%  | 8%  | 14% | 11% | 8%  | 36% | 5%  | 6%  | 3%  | 2%  | 2% |
|            | Childcare/Eldercare  | 3%   | 3%  | 6%  | 5%  | 9%  | 11% | 8%  | 36% | 11% | 6%  | 3%  | 0% |
|            | Consumer Goods   | 2%   | 0%  | 2%  | 6%  | 3%  | 11% | 11% | 11% | 32% | 17% | 3%  | 5% |
|            | Recreational Activities and Personal Care                            | 0%   | 2%  | 2%  | 3%  | 2%  | 3%  | 6%  | 14% | 14% | 42% | 12% | 2% |
|            | Personal Savings/Investments (including Insurance and Pension Funds) | 2%   | 6%  | 6%  | 2%  | 6%  | 2%  | 6%  | 8%  | 9%  | 8%  | 44% | 3% |
| INDIA      | Re-investment into Business  | 39%  | 12% | 7%  | 7%  | 5%  | 7%  | 6%  | 3%  | 2%  | 4%  | 7%  | 1% |
|            | Food and Groceries   | 22%  | 25% | 10% | 14% | 7%  | 3%  | 4%  | 4%  | 6%  | 4%  | 2%  | 0% |
|            | Healthcare including Health Insurance                                | 7%   | 15% | 28% | 7%  | 7%  | 7%  | 11% | 5%  | 6%  | 5%  | 2%  | 1% |
|            | Travel   | 1%   | 6%  | 9%  | 20% | 13% | 10% | 8%  | 10% | 11% | 6%  | 6%  | 0% |
|            | Rent and Utilities   | 7%   | 7%  | 8%  | 9%  | 23% | 7%  | 6%  | 10% | 6%  | 7%  | 7%  | 3% |
|            | Repaying Loans   | 5%   | 7%  | 5%  | 5%  | 7%  | 21% | 10% | 10% | 7%  | 9%  | 12% | 1% |
|            | Children Education   | 5%   | 7%  | 11% | 9%  | 7%  | 9%  | 23% | 9%  | 7%  | 7%  | 5%  | 1% |
|            | Childcare/Eldercare  | 1%   | 5%  | 6%  | 12% | 11% | 10% | 6%  | 26% | 11% | 7%  | 5%  | 1% |
|            | Consumer Goods   | 2%   | 5%  | 4%  | 3%  | 6%  | 8%  | 10% | 7%  | 32% | 16% | 7%  | 1% |
|            | Recreational Activities and Personal Care                            | 2%   | 6%  | 5%  | 5%  | 7%  | 6%  | 8%  | 12% | 7%  | 27% | 13% | 3% |
|            | Personal Savings/Investments (including Insurance and Pension Funds) | 8%   | 5%  | 7%  | 7%  | 7%  | 11% | 5%  | 2%  | 6%  | 7%  | 32% | 4% |

|                    |  | RANK |     |     |     |     |     |     |     |     |     |     |    |
|--------------------|--|------|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|----|
| Expense Allocation |  | 1    | 2   | 3   | 4   | 5   | 6   | 7   | 8   | 9   | 10  | 11  | 12 |
| SRI LANKA          | Re-investment into Business  | 40%  | 8%  | 6%  | 6%  | 4%  | 6%  | 6%  | 8%  | 9%  | 6%  | 2%  | 2% |
|                    | Food and Groceries   | 26%  | 32% | 17% | 9%  | 2%  | 9%  | 2%  | 0%  | 2%  | 0%  | 0%  | 0% |
|                    | Healthcare including Health Insurance                                | 2%   | 8%  | 21% | 19% | 11% | 8%  | 11% | 13% | 4%  | 2%  | 2%  | 0% |
|                    | Travel   | 0%   | 4%  | 17% | 19% | 19% | 15% | 9%  | 6%  | 8%  | 0%  | 4%  | 0% |
|                    | Rent and Utilities   | 6%   | 17% | 11% | 13% | 23% | 13% | 11% | 4%  | 0%  | 2%  | 0%  | 0% |
|                    | Repaying Loans   | 6%   | 11% | 9%  | 2%  | 9%  | 19% | 11% | 13% | 9%  | 2%  | 6%  | 2% |
|                    | Children Education   | 13%  | 4%  | 11% | 11% | 11% | 6%  | 9%  | 9%  | 6%  | 8%  | 8%  | 4% |
|                    | Childcare/Eldercare  | 4%   | 8%  | 2%  | 8%  | 6%  | 6%  | 13% | 21% | 15% | 11% | 6%  | 2% |
|                    | Consumer Goods   | 2%   | 4%  | 0%  | 4%  | 6%  | 8%  | 9%  | 9%  | 32% | 13% | 13% | 0% |
|                    | Recreational Activities and Personal Care                            | 0%   | 2%  | 4%  | 2%  | 6%  | 6%  | 9%  | 8%  | 8%  | 32% | 15% | 9% |
|                    | Personal Savings/Investments (including Insurance and Pension Funds) | 2%   | 4%  | 2%  | 8%  | 4%  | 6%  | 8%  | 8%  | 8%  | 17% | 34% | 2% |
| THAILAND           | Re-investment into Business  | 33%  | 13% | 5%  | 8%  | 0%  | 5%  | 3%  | 7%  | 5%  | 5%  | 13% | 2% |
|                    | Food and Groceries   | 30%  | 32% | 17% | 7%  | 5%  | 0%  | 3%  | 3%  | 0%  | 0%  | 2%  | 2% |
|                    | Healthcare including health Insurance                                | 5%   | 8%  | 18% | 15% | 10% | 8%  | 8%  | 8%  | 10% | 5%  | 3%  | 0% |
|                    | Travel   | 0%   | 2%  | 5%  | 15% | 8%  | 23% | 12% | 12% | 8%  | 5%  | 10% | 0% |
|                    | Rent and Utilities   | 2%   | 10% | 12% | 7%  | 25% | 12% | 12% | 10% | 5%  | 3%  | 0%  | 3% |
|                    | Repaying Loans   | 5%   | 7%  | 2%  | 12% | 5%  | 13% | 13% | 8%  | 12% | 17% | 7%  | 0% |
|                    | Children Education   | 5%   | 2%  | 3%  | 8%  | 12% | 8%  | 22% | 15% | 5%  | 7%  | 13% | 0% |
|                    | Childcare/Eldercare  | 3%   | 7%  | 7%  | 8%  | 5%  | 10% | 8%  | 22% | 18% | 3%  | 5%  | 3% |
|                    | Consumer Goods   | 5%   | 15% | 12% | 10% | 15% | 8%  | 7%  | 2%  | 17% | 10% | 0%  | 0% |
|                    | Recreational Activities and Personal Care                            | 0%   | 0%  | 5%  | 7%  | 5%  | 5%  | 8%  | 8%  | 12% | 32% | 17% | 2% |
|                    | Personal Savings/Investments (including Insurance and Pension Funds) | 12%  | 3%  | 15% | 3%  | 10% | 7%  | 3%  | 3%  | 8%  | 8%  | 27% | 0% |

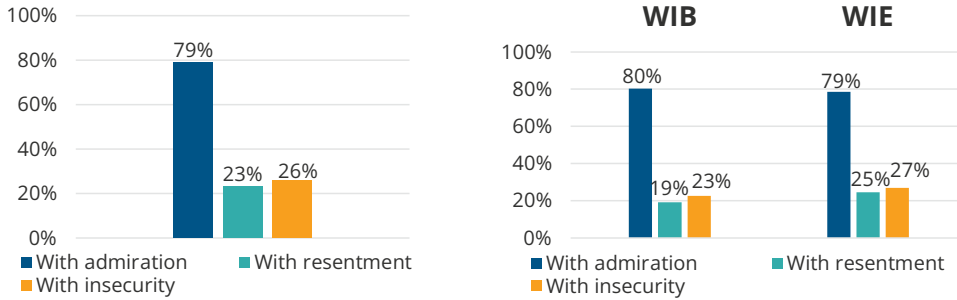
Country-wise Analysis: Women in Employment

|                    |   | RANK |     |     |     |     |     |     |     |     |     |
|--------------------|---|------|-----|-----|-----|-----|-----|-----|-----|-----|-----|
| Expense Allocation |   | 1    | 2   | 3   | 4   | 5   | 6   | 7   | 8   | 9   | 10  |
| BANGLADESH         | Food and Groceries                                  | 60%  | 14% | 6%  | 8%  | 8%  | 0%  | 0%  | 2%  | 0%  | 2%  |
|                    | Healthcare  | 2%   | 44% | 12% | 8%  | 10% | 4%  | 8%  | 4%  | 8%  | 0%  |
|                    | Transport   | 2%   | 10% | 38% | 8%  | 8%  | 12% | 6%  | 8%  | 6%  | 2%  |
|                    | Rent and Utilities                                  | 8%   | 4%  | 8%  | 40% | 6%  | 12% | 8%  | 8%  | 4%  | 2%  |
|                    | Repaying Loans/EMIs                                 | 2%   | 4%  | 6%  | 2%  | 32% | 8%  | 10% | 10% | 6%  | 20% |
|                    | Children's Education                                | 12%  | 4%  | 6%  | 12% | 8%  | 34% | 16% | 8%  | 0%  | 0%  |
|                    | Childcare/Elder Care                                | 0%   | 10% | 8%  | 6%  | 12% | 8%  | 32% | 8%  | 12% | 4%  |
|                    | Consumer Goods                                      | 4%   | 6%  | 14% | 2%  | 8%  | 12% | 8%  | 38% | 6%  | 2%  |
|                    | Recreational Activities and Personal Care           | 4%   | 2%  | 2%  | 0%  | 4%  | 6%  | 4%  | 6%  | 50% | 22% |
|                    | Investments (including Insurance and Pension Funds) | 6%   | 2%  | 0%  | 14% | 4%  | 4%  | 8%  | 8%  | 8%  | 46% |

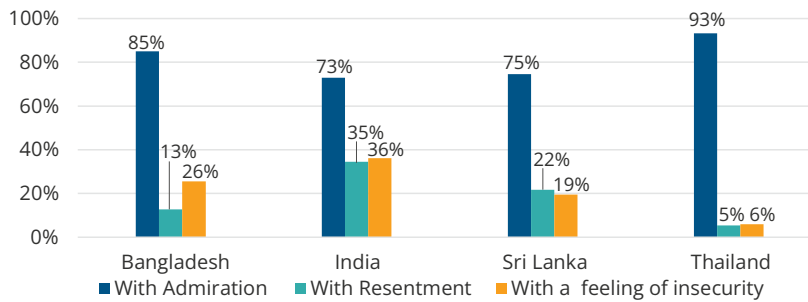
|                    |   | RANK |     |     |     |     |     |     |     |     |     |
|--------------------|---|------|-----|-----|-----|-----|-----|-----|-----|-----|-----|
| Expense Allocation |   | 1    | 2   | 3   | 4   | 5   | 6   | 7   | 8   | 9   | 10  |
| INDIA              | Food and Groceries                                  | 62%  | 8%  | 6%  | 2%  | 6%  | 2%  | 2%  | 4%  | 0%  | 8%  |
|                    | Healthcare  | 10%  | 40% | 20% | 10% | 6%  | 0%  | 6%  | 4%  | 4%  | 0%  |
|                    | Transport   | 2%   | 16% | 16% | 14% | 18% | 8%  | 8%  | 8%  | 8%  | 2%  |
|                    | Rent and Utilities                                  | 2%   | 8%  | 12% | 28% | 12% | 16% | 8%  | 0%  | 12% | 2%  |
|                    | Repaying Loans/EMIs                                 | 2%   | 4%  | 12% | 14% | 20% | 14% | 6%  | 10% | 2%  | 16% |
|                    | Children's Education                                | 8%   | 6%  | 14% | 12% | 12% | 26% | 8%  | 6%  | 4%  | 4%  |
|                    | Child care/Elder care                               | 4%   | 6%  | 8%  | 4%  | 6%  | 22% | 32% | 14% | 2%  | 2%  |
|                    | Consumer Goods                                      | 0%   | 2%  | 4%  | 6%  | 12% | 4%  | 24% | 32% | 14% | 2%  |
|                    | Recreational Activities and Personal Care           | 0%   | 6%  | 2%  | 8%  | 2%  | 6%  | 4%  | 14% | 36% | 22% |
|                    | Investments (including Insurance and Pension Funds) | 10%  | 4%  | 6%  | 0%  | 6%  | 2%  | 2%  | 8%  | 18% | 42% |
| SRI LANKA          | Food and Groceries                                  | 70%  | 10% | 4%  | 12% | 2%  | 0%  | 0%  | 0%  | 0%  | 2%  |
|                    | Healthcare  | 0%   | 18% | 16% | 4%  | 10% | 26% | 10% | 4%  | 6%  | 6%  |
|                    | Transport   | 4%   | 16% | 20% | 14% | 18% | 8%  | 10% | 4%  | 4%  | 2%  |
|                    | Rent and Utilities                                  | 12%  | 26% | 14% | 12% | 16% | 4%  | 6%  | 4%  | 2%  | 4%  |
|                    | Repaying Loans/EMIs                                 | 6%   | 12% | 10% | 14% | 14% | 8%  | 8%  | 4%  | 8%  | 16% |
|                    | Children's Education                                | 0%   | 10% | 14% | 10% | 6%  | 18% | 10% | 18% | 4%  | 10% |
|                    | Childcare/Elder care                                | 2%   | 2%  | 6%  | 6%  | 4%  | 14% | 32% | 12% | 12% | 10% |
|                    | Consumer Goods                                      | 0%   | 0%  | 8%  | 14% | 16% | 12% | 12% | 32% | 6%  | 0%  |
|                    | Recreational Activities and Personal Care           | 2%   | 2%  | 4%  | 12% | 8%  | 2%  | 8%  | 12% | 32% | 18% |
|                    | Investments (including Insurance and Pension Funds) | 4%   | 4%  | 4%  | 2%  | 6%  | 8%  | 4%  | 10% | 26% | 32% |
| THAILAND           | Food and Groceries                                  | 50%  | 20% | 10% | 8%  | 2%  | 0%  | 4%  | 4%  | 0%  | 2%  |
|                    | Healthcare  | 10%  | 36% | 20% | 14% | 4%  | 4%  | 4%  | 4%  | 2%  | 2%  |
|                    | Transport   | 8%   | 6%  | 30% | 6%  | 8%  | 8%  | 4%  | 16% | 6%  | 8%  |
|                    | Rent and Utilities                                  | 6%   | 2%  | 6%  | 28% | 16% | 4%  | 10% | 16% | 8%  | 4%  |
|                    | Repaying Loans/EMIs                                 | 2%   | 2%  | 10% | 6%  | 24% | 14% | 10% | 2%  | 10% | 20% |
|                    | Children's Education                                | 10%  | 8%  | 2%  | 8%  | 12% | 28% | 4%  | 4%  | 14% | 10% |
|                    | Childcare/Elder Care                                | 4%   | 4%  | 10% | 4%  | 10% | 10% | 30% | 10% | 10% | 8%  |
|                    | Consumer Goods                                      | 0%   | 16% | 6%  | 10% | 4%  | 6%  | 18% | 30% | 4%  | 6%  |
|                    | Recreational Activities and Personal Care           | 0%   | 0%  | 4%  | 8%  | 8%  | 12% | 8%  | 12% | 42% | 6%  |
|                    | Investments (including Insurance and Pension Funds) | 10%  | 6%  | 2%  | 8%  | 12% | 14% | 8%  | 2%  | 4%  | 34% |

C Wealth Creation and Investment

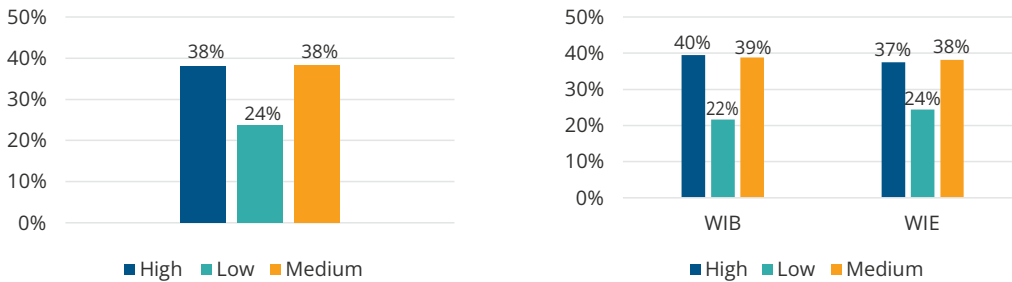
Q1 How do you feel financially independent women are viewed by society? (You can choose more than one option) - WIB and WIE



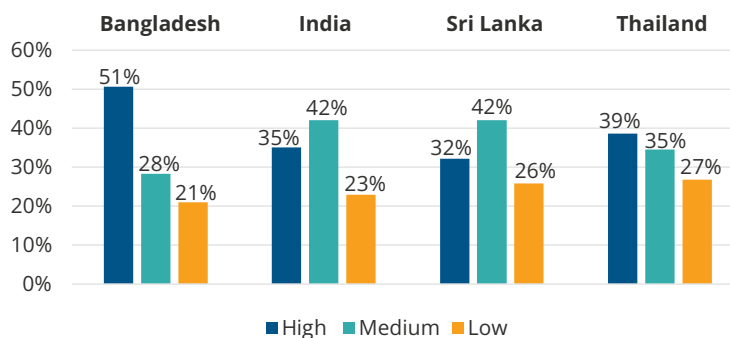
Country-wise Analysis



Q2 How would you rank your investment risk appetite? - WIB and WIE



Country-wise Analysis



**Q3** What is your investment objective / goal? (Please rank in order of preference, 1 being the most important) - WIB and WIE

**Women in Business:**

| Investment Objective/Goal                        | Rank 1 | Rank 2 | Rank 3 | Rank 4 | Rank 5 | Rank 6 | Rank 7 |
|--|--------|--------|--------|--------|--------|--------|--------|
| To save for retirement                           | 30%    | 19%    | 15%    | 14%    | 10%    | 11%    | 1%     |
| Expansion of business                            | 33%    | 28%    | 16%    | 11%    | 7%     | 3%     | 1%     |
| For purchase of specific assets (consumer goods) | 9%     | 20%    | 33%    | 21%    | 13%    | 5%     |        |
| For capital gains (shares, immovable property)   | 12%    | 14%    | 16%    | 33%    | 18%    | 7%     | 1%     |
| For tax planning                                 | 0%     | 4%     | 10%    | 13%    | 36%    | 33%    | 4%     |
| For raising children                             | 15%    | 14%    | 10%    | 7%     | 15%    | 33%    | 6%     |

**Country-wise Analysis: WIB**

|                   | Investment Objective / Goal                      | Rank 1 | Rank 2 | Rank 3 | Rank 4 | Rank 5 | Rank 6 | Rank 7 |
|-------------------|--|--------|--------|--------|--------|--------|--------|--------|
| <b>BANGLADESH</b> | To save for retirement                           | 35%    | 24%    | 9%     | 15%    | 6%     | 6%     | 5%     |
|                   | Expansion of business                            | 35%    | 38%    | 15%    | 6%     | 5%     | 2%     | 0%     |
|                   | For purchase of specific assets (consumer goods) | 9%     | 11%    | 44%    | 15%    | 18%    | 3%     | 0%     |
|                   | For capital gains (shares, immovable property)   | 9%     | 14%    | 12%    | 42%    | 12%    | 9%     | 2%     |
|                   | For tax planning                                 | 0%     | 3%     | 8%     | 8%     | 41%    | 38%    | 3%     |
|                   | For raising children                             | 12%    | 9%     | 12%    | 9%     | 15%    | 39%    | 3%     |
| <b>INDIA</b>      | To save for retirement                           | 32%    | 19%    | 15%    | 9%     | 9%     | 16%    | 0%     |
|                   | Expansion of business                            | 32%    | 28%    | 15%    | 12%    | 7%     | 3%     | 3%     |
|                   | For purchase of specific assets (consumer goods) | 5%     | 21%    | 37%    | 21%    | 10%    | 6%     | 0%     |
|                   | For capital gains (shares, immovable property)   | 14%    | 14%    | 14%    | 32%    | 20%    | 7%     | 0%     |
|                   | For tax planning                                 | 1%     | 4%     | 12%    | 20%    | 32%    | 26%    | 6%     |
|                   | For raising children                             | 17%    | 15%    | 7%     | 4%     | 19%    | 32%    | 7%     |
| <b>SRI LANKA</b>  | To save for retirement                           | 17%    | 11%    | 30%    | 9%     | 25%    | 8%     | 0%     |
|                   | Expansion of business                            | 43%    | 21%    | 15%    | 13%    | 6%     | 2%     | 0%     |
|                   | For purchase of specific assets (consumer goods) | 21%    | 25%    | 15%    | 25%    | 13%    | 2%     | 0%     |
|                   | For capital gains (shares, immovable property)   | 4%     | 21%    | 15%    | 25%    | 25%    | 9%     | 2%     |
|                   | For tax planning                                 | 0%     | 2%     | 11%    | 17%    | 19%    | 45%    | 6%     |
|                   | For raising children                             | 13%    | 21%    | 13%    | 11%    | 13%    | 21%    | 8%     |
| <b>THAILAND</b>   | To save for retirement                           | 32%    | 20%    | 8%     | 23%    | 5%     | 12%    | 0%     |
|                   | Expansion of business                            | 25%    | 25%    | 22%    | 13%    | 8%     | 7%     | 0%     |
|                   | For purchase of specific assets (consumer goods) | 8%     | 27%    | 27%    | 22%    | 10%    | 7%     | 0%     |
|                   | For capital gains (shares, immovable property)   | 18%    | 10%    | 23%    | 32%    | 15%    | 2%     | 0%     |
|                   | For tax planning                                 | 0%     | 8%     | 7%     | 3%     | 52%    | 30%    | 0%     |
|                   | For raising children                             | 17%    | 10%    | 13%    | 7%     | 10%    | 38%    | 5%     |

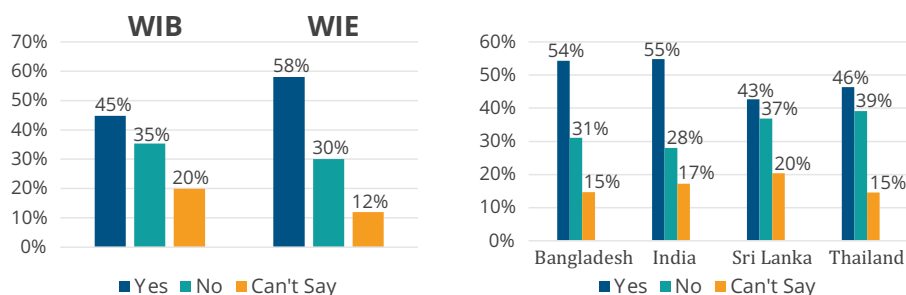
### Women in Employment:

| Investment Objective/Goal                        | Rank 1 | Rank 2 | Rank 3 | Rank 4 | Rank 5 | Rank 6 |
|--|--------|--------|--------|--------|--------|--------|
| To save for retirement                           | 47%    | 23%    | 12%    | 12%    | 7%     | -      |
| For purchase of specific assets (consumer goods) | 17%    | 35%    | 28%    | 14%    | 7%     | -      |
| For capital gains (shares, immovable property)   | 11%    | 23%    | 36%    | 21%    | 9%     | -      |
| For tax minimisation                             | 4%     | 8%     | 13%    | 34%    | 42%    | 1%     |
| For raising children                             | 22%    | 12%    | 11%    | 20%    | 36%    | 1%     |

### Country-wise Analysis: WIB

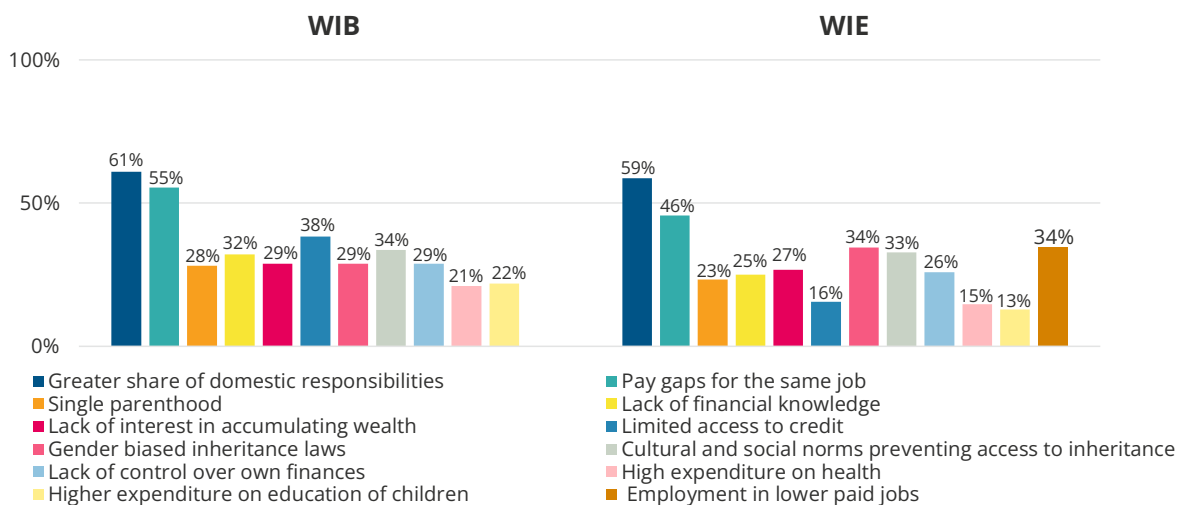
|            | Investment Objective/Goal                        | Rank 1 | Rank 2 | Rank 3 | Rank 4 | Rank 5 |
|------------|--|--------|--------|--------|--------|--------|
| BANGLADESH | To save for retirement                           | 50%    | 20%    | 16%    | 8%     | 6%     |
|            | For purchase of specific assets (consumer goods) | 14%    | 38%    | 26%    | 18%    | 4%     |
|            | For capital gains (shares, immovable property)   | 12%    | 12%    | 42%    | 22%    | 12%    |
|            | For tax minimisation                             | 4%     | 10%    | 8%     | 36%    | 38%    |
|            | For raising children                             | 20%    | 20%    | 8%     | 14%    | 38%    |
| INDIA      | To save for retirement                           | 58%    | 16%    | 8%     | 10%    | 8%     |
|            | For purchase of specific assets (consumer goods) | 10%    | 36%    | 34%    | 8%     | 12%    |
|            | For capital gains (shares, immovable property)   | 10%    | 32%    | 36%    | 18%    | 4%     |
|            | For tax minimisation                             | 4%     | 10%    | 16%    | 36%    | 34%    |
|            | For raising children                             | 18%    | 6%     | 6%     | 28%    | 42%    |
| SRI LANKA  | To save for retirement                           | 20%    | 30%    | 22%    | 22%    | 6%     |
|            | For purchase of specific assets (consumer goods) | 24%    | 28%    | 26%    | 16%    | 6%     |
|            | For capital gains (shares, immovable property)   | 16%    | 22%    | 26%    | 28%    | 8%     |
|            | For tax minimisation                             | 4%     | 4%     | 12%    | 26%    | 54%    |
|            | For raising children                             | 36%    | 14%    | 14%    | 8%     | 26%    |
| THAILAND   | To save for retirement                           | 60%    | 26%    | 2%     | 6%     | 6%     |
|            | For purchase of specific assets (consumer goods) | 18%    | 36%    | 26%    | 14%    | 6%     |
|            | For capital gains (shares, immovable property)   | 6%     | 26%    | 40%    | 16%    | 12%    |
|            | For tax minimisation                             | 2%     | 6%     | 16%    | 36%    | 40%    |
|            | For raising children                             | 14%    | 6%     | 16%    | 28%    | 36%    |

**Q4** Do you think working women accumulate less wealth over their life time, than working men of similar qualifications? - WIB and WIE



If yes, what are some of the factors that adversely impact their ability to create/accumulate wealth? (You can choose more than one option) - WIB and WIE



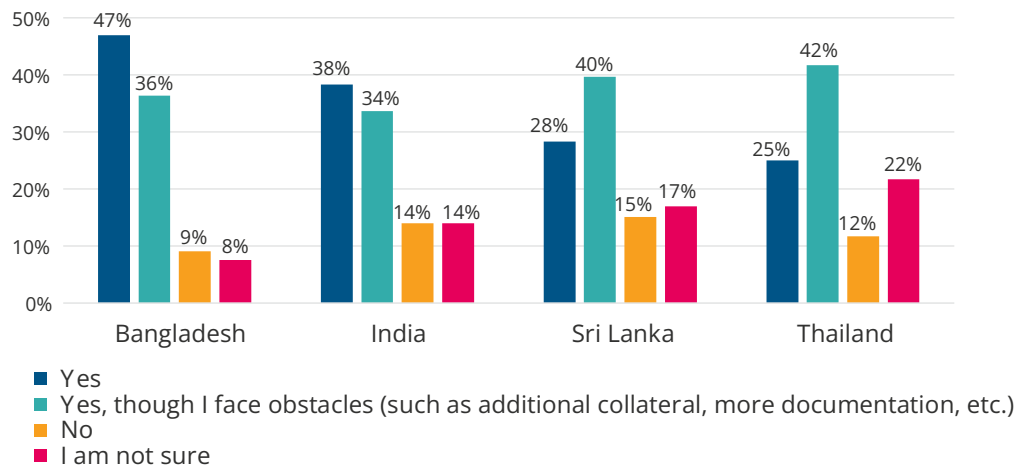
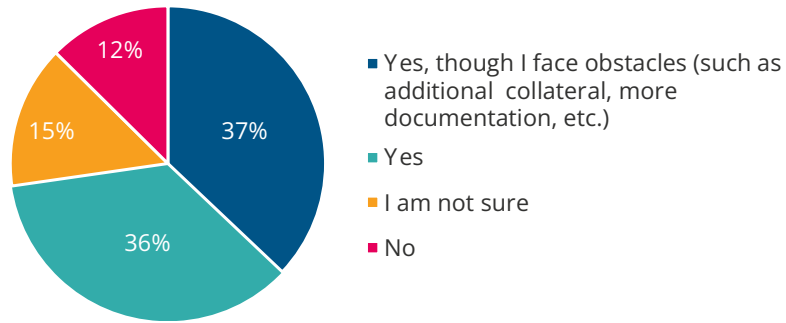


| Women in Business                                      | Bangladesh | India | Sri Lanka | Thailand |
|--|------------|-------|-----------|----------|
| Greater share of domestic responsibilities             | 51%        | 62%   | 71%       | 67%      |
| Pay gaps for the same job                              | 57%        | 56%   | 57%       | 50%      |
| Single parenthood                                      | 38%        | 23%   | 24%       | 28%      |
| Lack of financial knowledge                            | 35%        | 37%   | 19%       | 28%      |
| Lack of interest in wealth accumulation                | 24%        | 38%   | 14%       | 28%      |
| Limited access to credit                               | 35%        | 46%   | 19%       | 44%      |
| Gender-biased inheritance laws                         | 30%        | 35%   | 24%       | 17%      |
| Cultural/social norms preventing access to inheritance | 30%        | 40%   | 19%       | 39%      |
| Lack of control over own finances                      | 24%        | 33%   | 24%       | 33%      |
| High expenditure on health                             | 8%         | 21%   | 38%       | 28%      |
| Higher expenditure on education of children            | 8%         | 19%   | 52%       | 22%      |

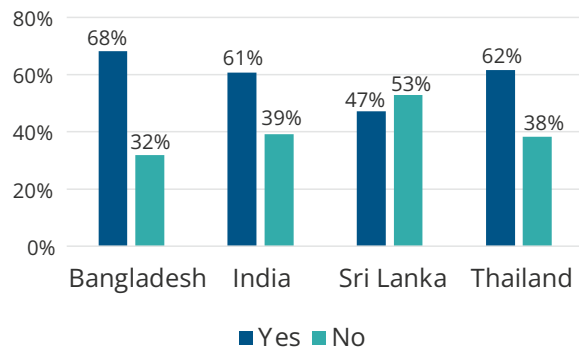
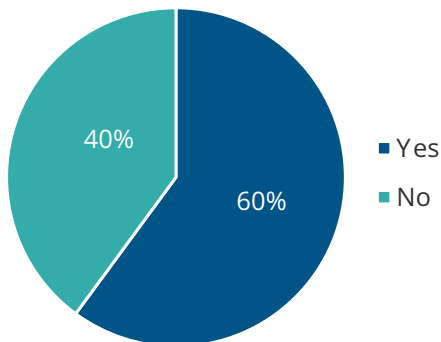
| Women in Employment                                    | Bangladesh | India | Sri Lanka | Thailand |
|--|------------|-------|-----------|----------|
| Greater share of domestic responsibilities             | 77%        | 53%   | 57%       | 52%      |
| Pay gaps for the same job                              | 62%        | 41%   | 39%       | 42%      |
| Employment in lower paid jobs                          | 8%         | 44%   | 39%       | 42%      |
| Single parenthood                                      | 35%        | 24%   | 4%        | 27%      |
| Lack of financial knowledge                            | 19%        | 38%   | 17%       | 21%      |
| Lack of interest in wealth accumulation                | 15%        | 32%   | 9%        | 42%      |
| Limited access to credit                               | 12%        | 26%   | 4%        | 15%      |
| Gender-biased inheritance laws                         | 31%        | 41%   | 22%       | 39%      |
| Cultural/social norms preventing access to inheritance | 35%        | 38%   | 22%       | 33%      |
| Lack of control over own finances                      | 27%        | 24%   | 22%       | 30%      |
| High expenditure on health                             | 12%        | 12%   | 22%       | 15%      |
| Higher expenditure on education of children            | 12%        | 6%    | 35%       | 6%       |

D Access to Credit

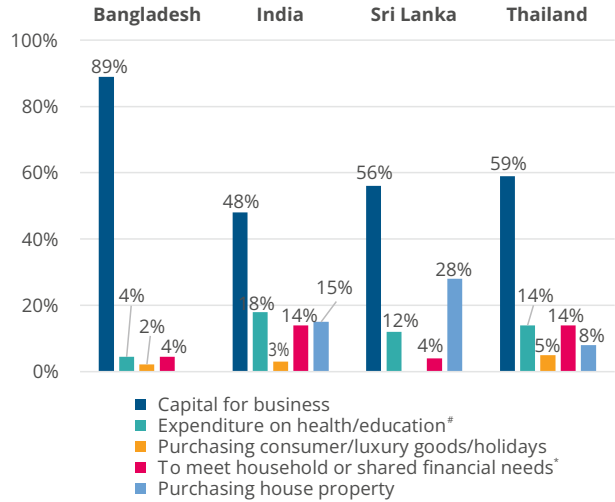
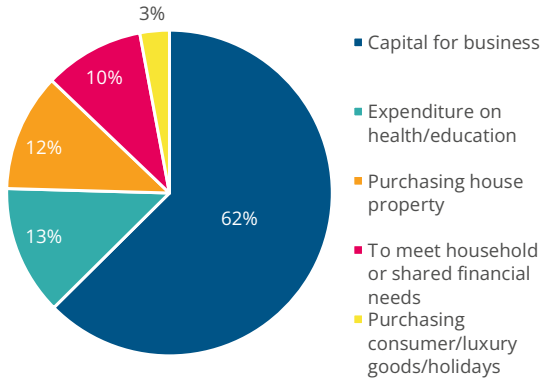
**BQ1** Do you have access to formal credit for entrepreneurship goals? - WIB



**BQ2** Have you availed of loan/credit facilities? - WIB



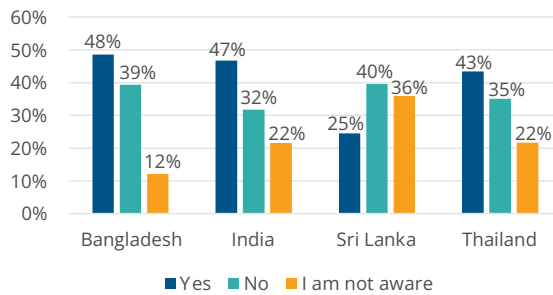
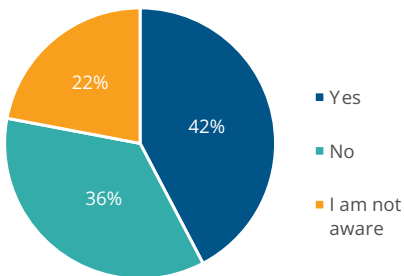
If yes, what is the purpose of availing credit/loan facilities?



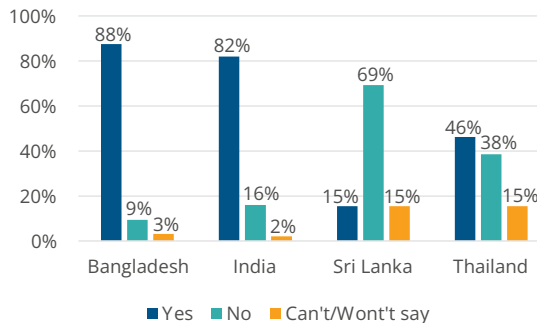
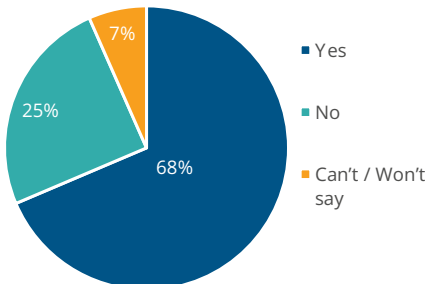
#Expenditure on health/education - for self/spouse/children

\*To meet household or shared financial obligations including marriage expenses, birth of a child, etc.

**BQ3** In your experience, are the norms for obtaining credit stricter for women compared to men? (such as additional collateral, more documentation, higher interest rates, more guarantors) - WIB



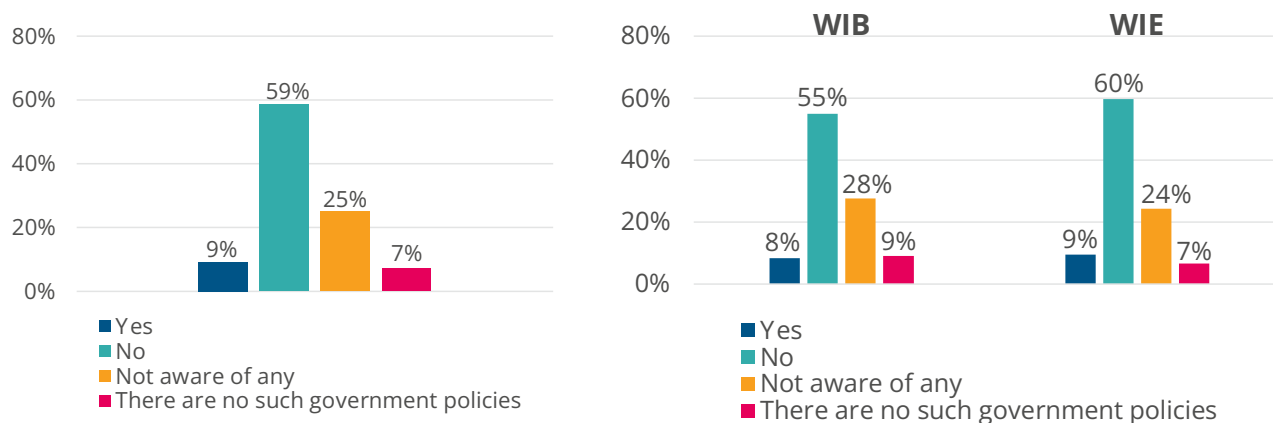
**BQ4** If yes, do you have to rely on informal sources of credit for business or other purposes? - WIB



## Welfare

### A Government Policies

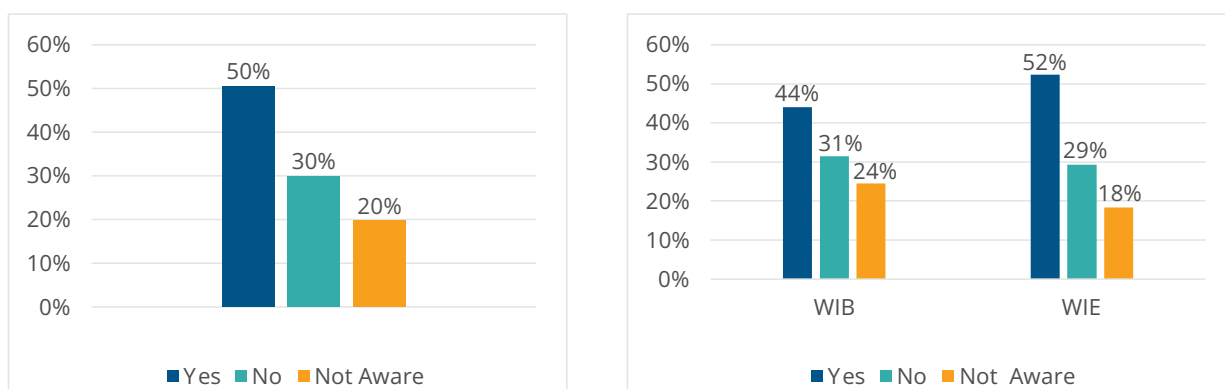
**Q1** Have you ever availed of any government policy/scheme that promotes female entrepreneurship among women and female participation in workforce? - WIB and WIE



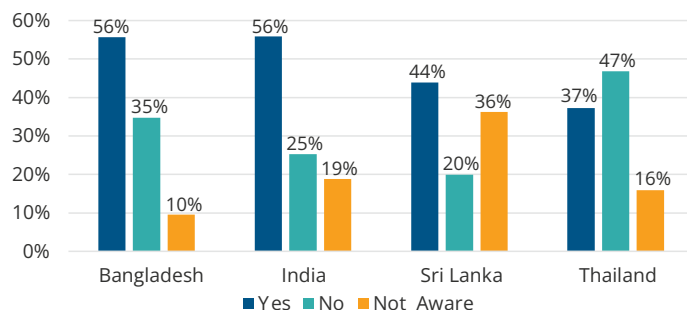
### Country-wise Analysis: WIB and WIE

| Country    | Yes, Specify | No  | Not Aware of Any | There are no such Government Policies |
|------------|--------------|-----|------------------|---------------------------------------|
| Bangladesh | 9%           | 63% | 24%              | 4%                                    |
| India      | 13%          | 57% | 25%              | 5%                                    |
| Sri Lanka  | 0%           | 76% | 18%              | 5%                                    |
| Thailand   | 8%           | 40% | 33%              | 19%                                   |

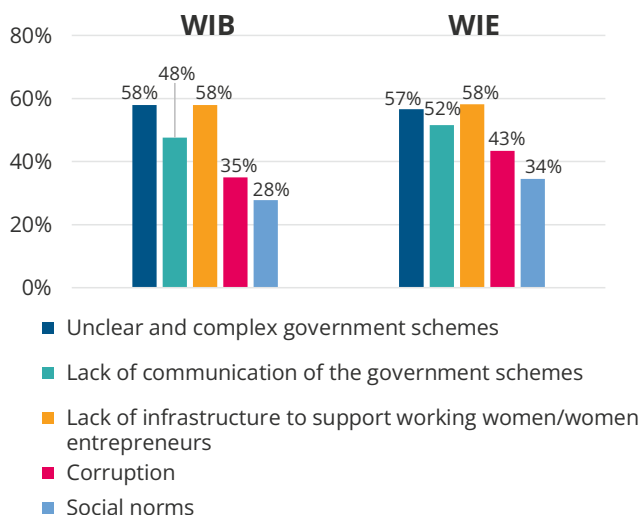
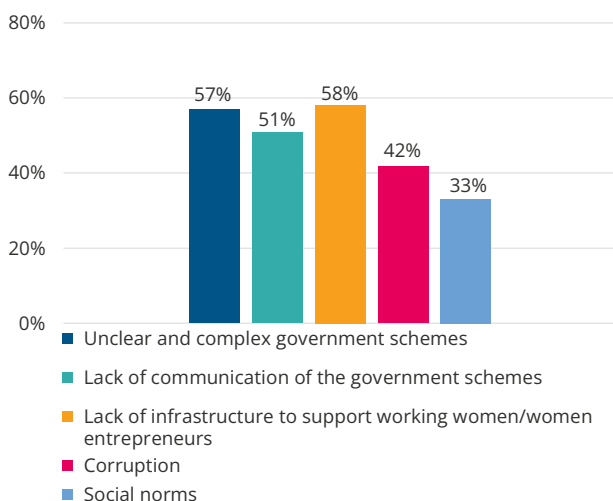
**Q2** Are there bottlenecks in welfare benefits reaching women? - WIB and WIE



### Country-wise Analysis



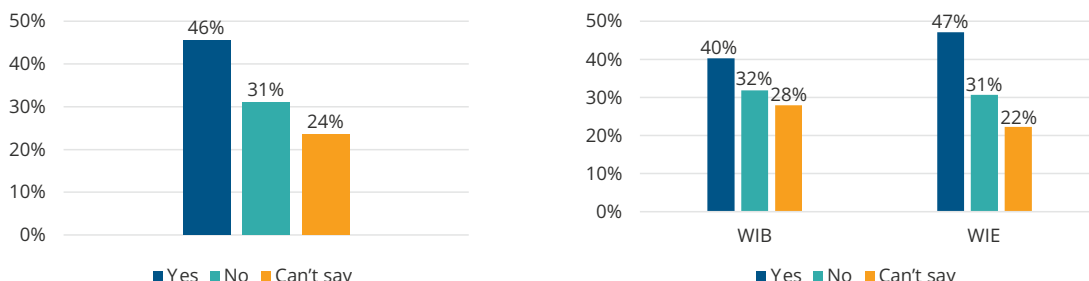
If yes, then why? (You can choose more than one option) - WIB and WIE



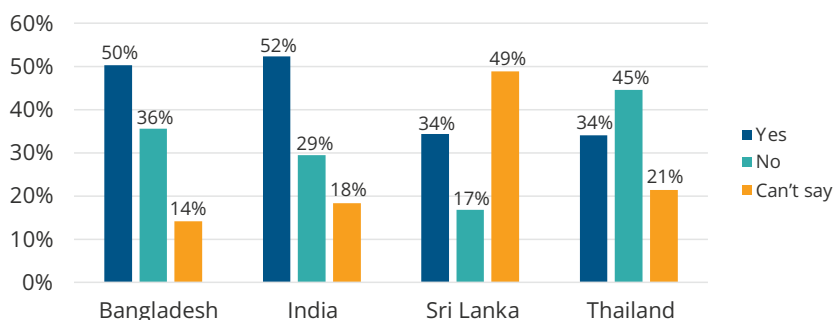
### Country-wise Analysis

| Bottlenecks   | Bangladesh | India | Sri Lanka | Thailand |
|---|------------|-------|-----------|----------|
| Lack of infrastructure for working women/women entrepreneurs        | 57%        | 59%   | 56%       | 60%      |
| Unclear and complex government schemes                              | 60%        | 53%   | 58%       | 66%      |
| Lack of communication of government schemes for employment of women | 43%        | 55%   | 48%       | 50%      |
| Corruption  | 54%        | 37%   | 51%       | 33%      |
| Social norms  | 39%        | 24%   | 52%       | 41%      |

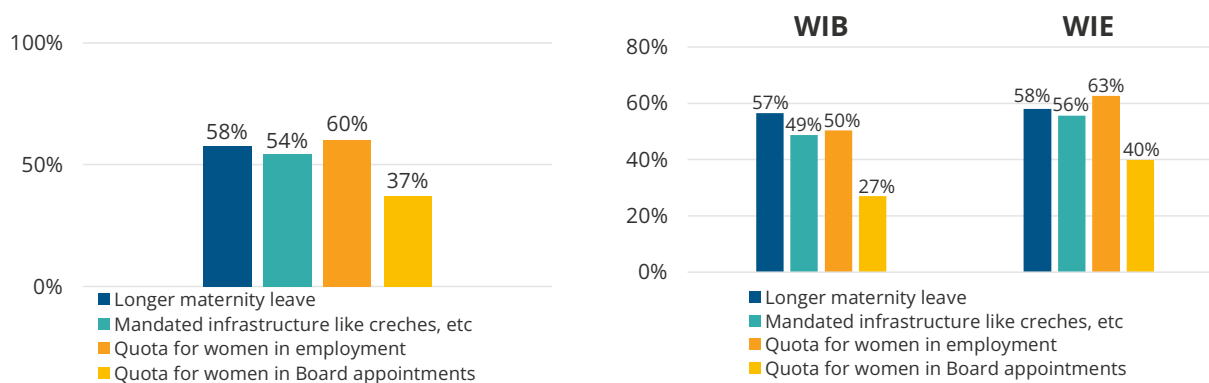
### Q3 Do some women-centric government policies work against the interests of women in the workforce? - WIB and WIE



### Country-wise Analysis



### If yes, what are those policies? (You can choose more than one option) - WIB and WIE

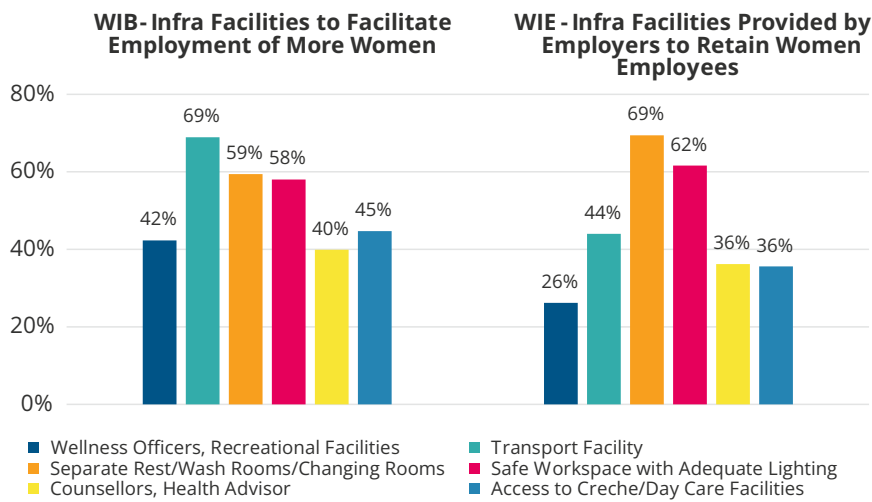
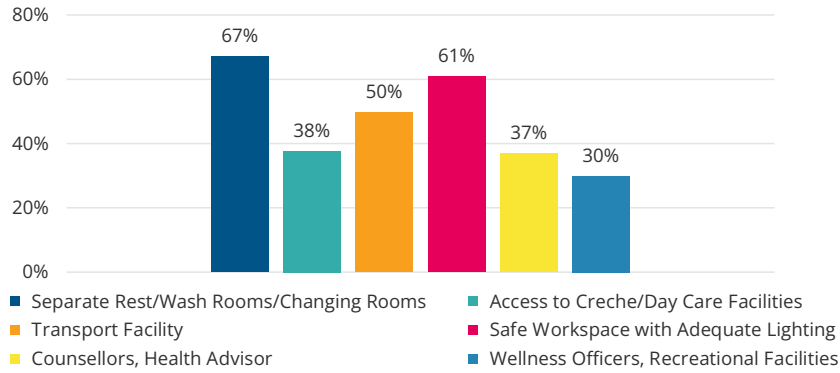


### Country-wise Analysis

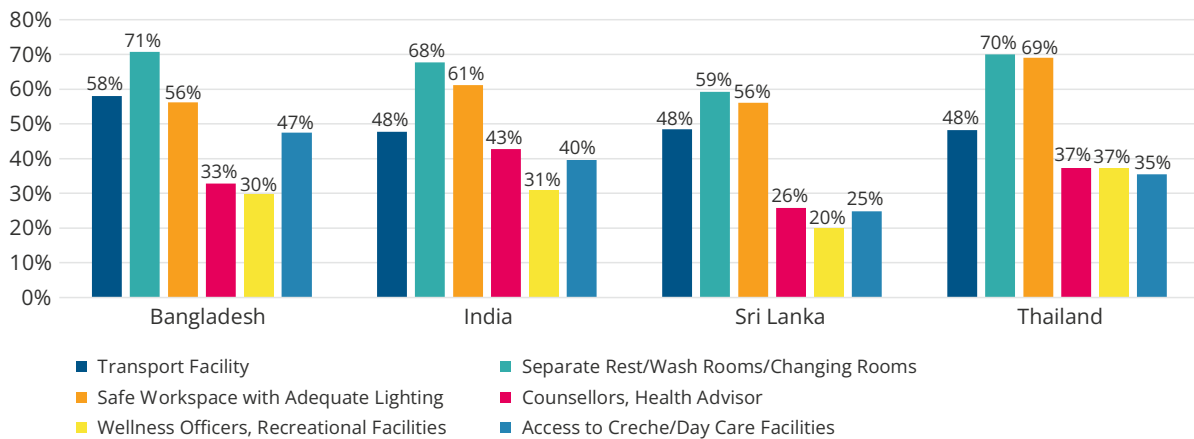
| Policy                                | Bangladesh | India | Sri Lanka | Thailand |
|---------------------------------------|------------|-------|-----------|----------|
| Longer maternity leave                | 62%        | 55%   | 49%       | 73%      |
| Mandated infrastructure (creches)     | 54%        | 52%   | 55%       | 64%      |
| Quota for women in employment         | 67%        | 64%   | 41%       | 53%      |
| Quota for women in board appointments | 31%        | 37%   | 43%       | 41%      |

### B Infrastructure

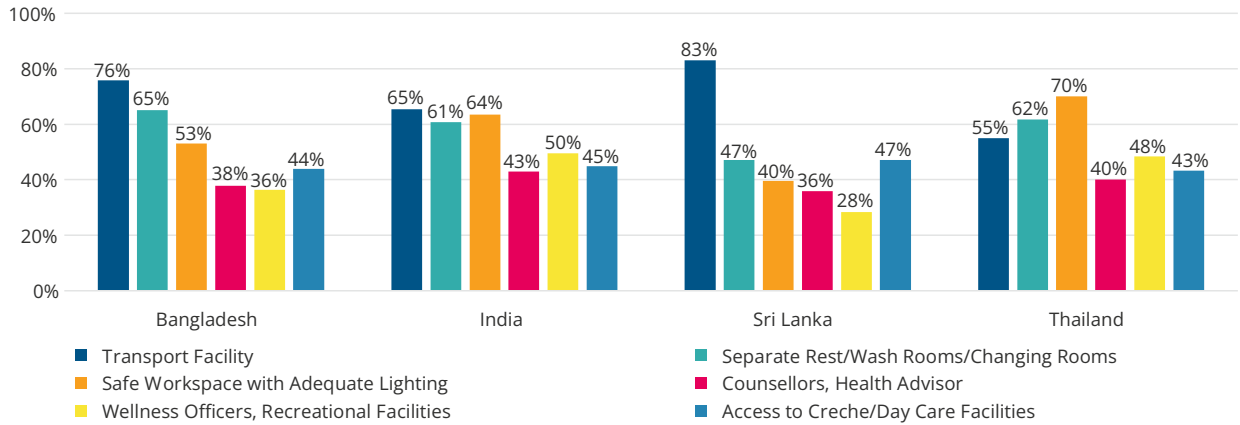
**Q1** In your opinion what infrastructure facilities are required to facilitate employment of more women? - WIB and WIE



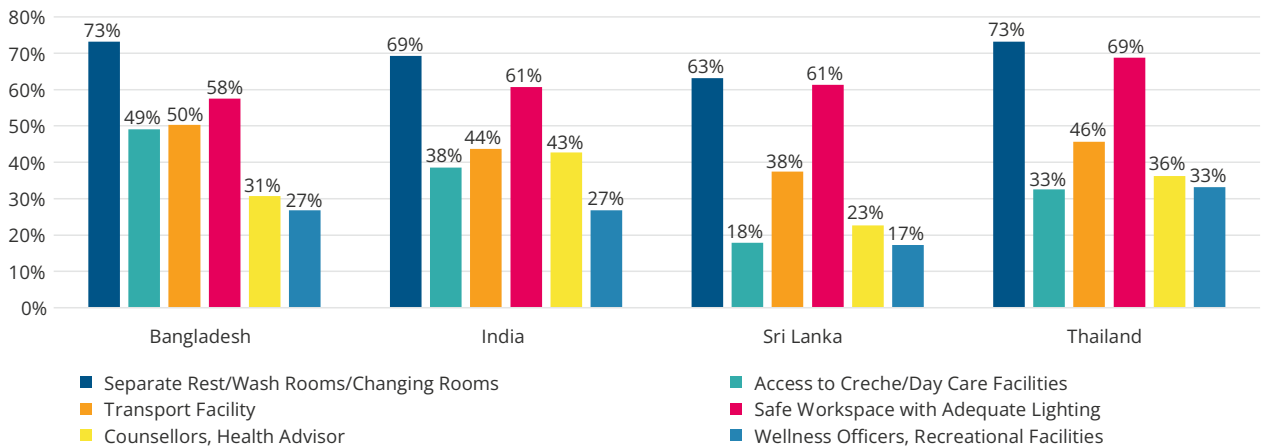
### Country-wise Analysis



### WIB - Infra Facilities to Facilitate Employment of More Women

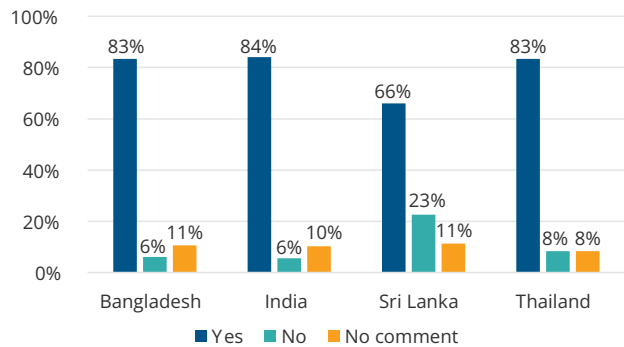
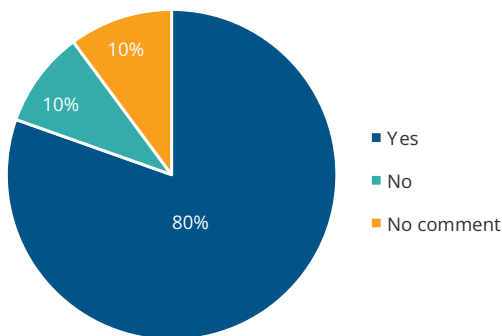


### WIE - Infra Facilities Provided by Employers to Retain Women Employees



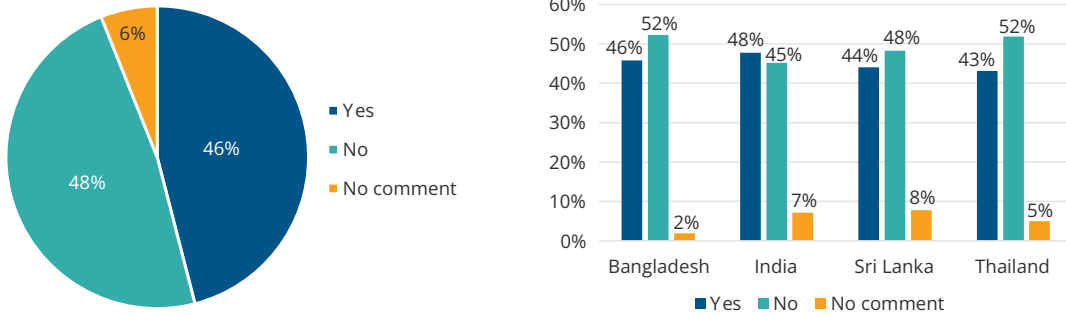
### C Women in Leadership Roles

**BQ1** Women in leadership/decision making roles can help reduce gender bias/discrimination and break down traditional roles and stereotypes. Do you agree? - WIB

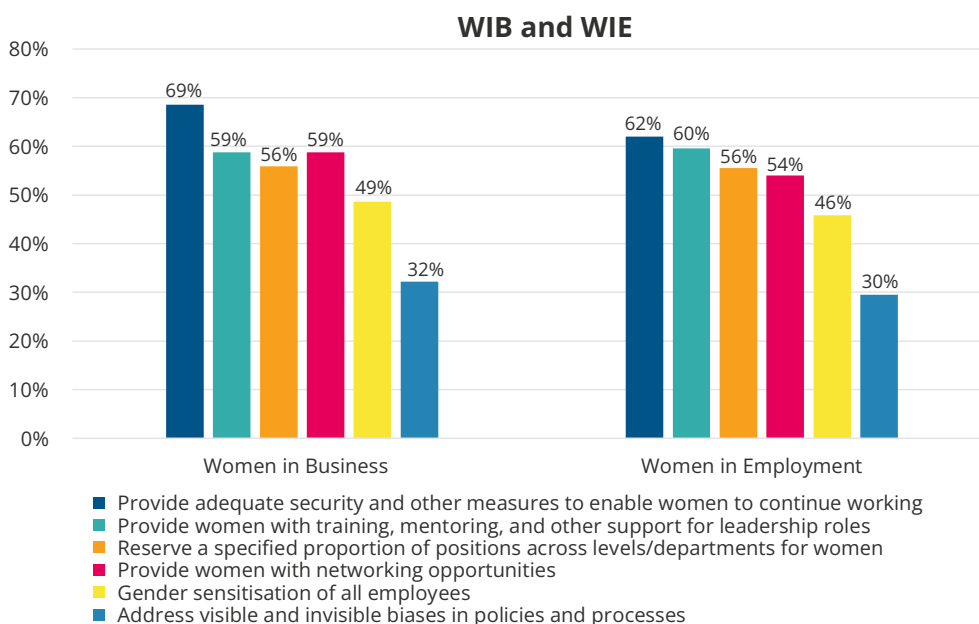
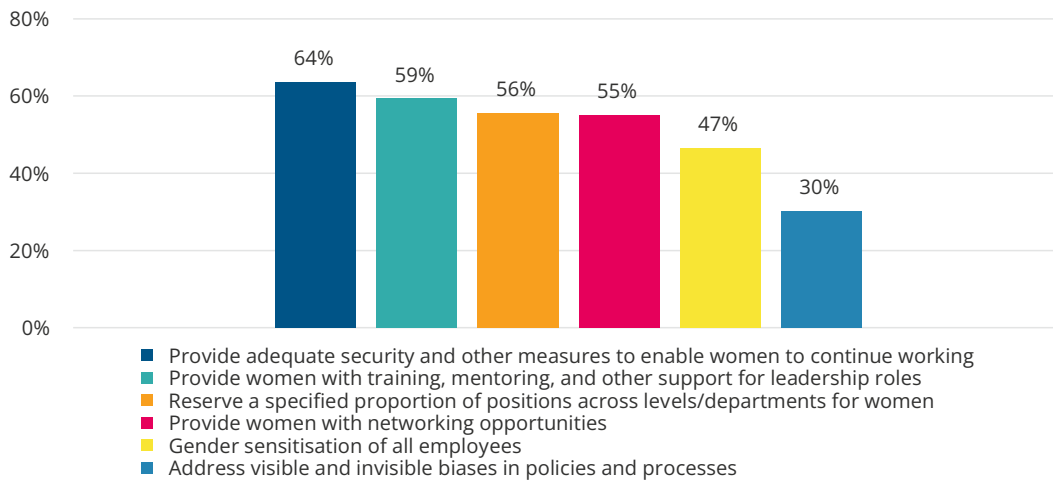




**EQ1** Have you ever experienced bias/discrimination at the workplace based on your gender? - WIE



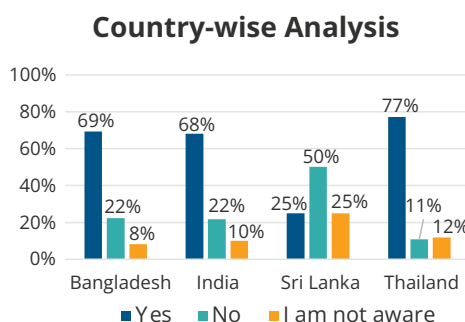
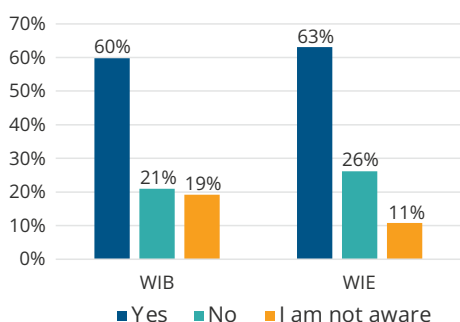
**Q2** How can women’s representation be increased in formal employment and decision-making roles (in the corporate sector and in politics)? (You can choose more than one option) - WIB and WIE



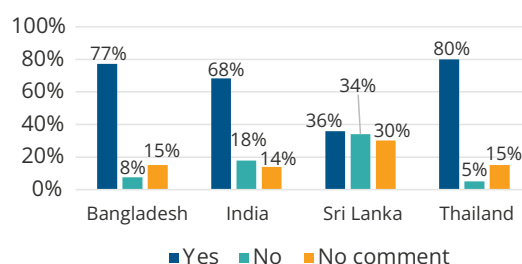
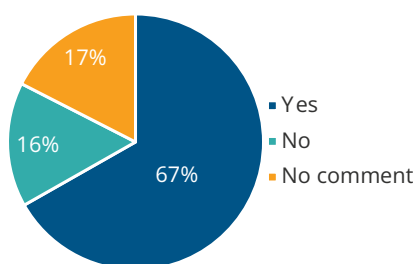
### Country-wise Analysis

| How women's representation can be increased in formal employment and decision-making roles | Bangladesh | India | Sri Lanka | Thailand |
|--|------------|-------|-----------|----------|
| Reserving a specified proportion of positions for women                                    | 63%        | 56%   | 49%       | 55%      |
| Providing training, mentoring and support for women  | 68%        | 59%   | 57%       | 54%      |
| Providing networking opportunities for women   | 60%        | 52%   | 54%       | 60%      |
| Providing adequate security measures for women   | 69%        | 66%   | 57%       | 58%      |
| Gender sensitization of all employees  | 42%        | 39%   | 60%       | 56%      |
| Addressing visible and invisible biases  | 29%        | 24%   | 32%       | 45%      |

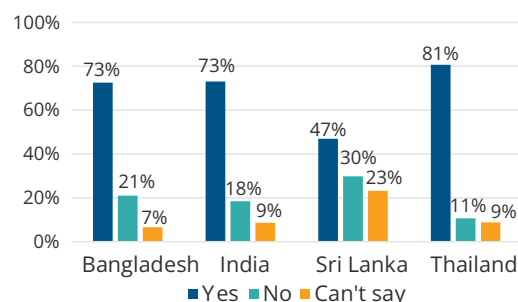
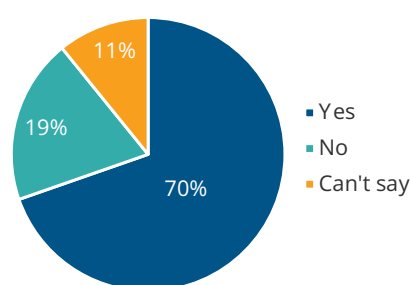
### Q3 Have women in political leadership been effective in advocating women's needs? - WIB and WIE



### BQ4 Have women in leadership positions in organisations or trade/industry associations been able to advance women's cause and create a strong pipeline of women in the workforce? - WIB



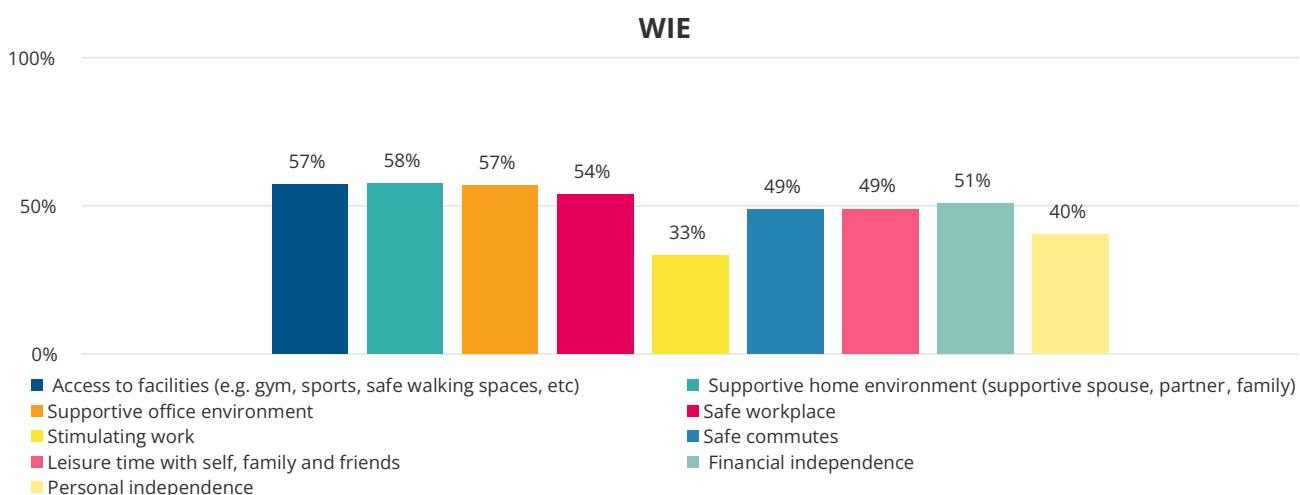
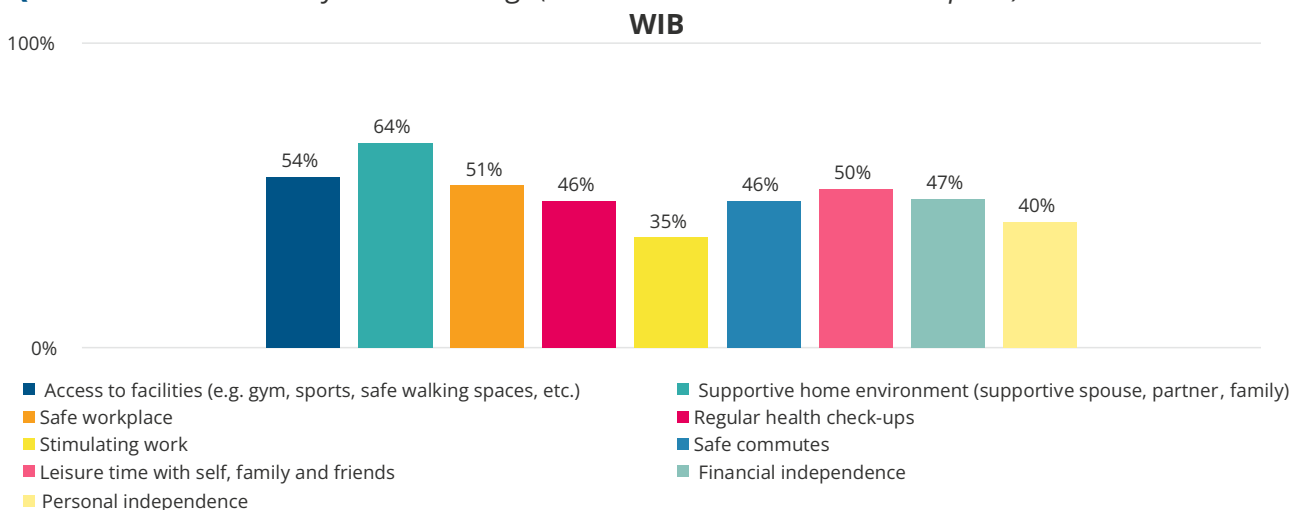
### EQ4 Have women in organisational leadership been effective in advancing women's cause and creating a stronger pipeline of women in the workforce? - WIE



## Well-Being

### A Physical Well-being

Q1 What contributes to your well-being? (You can choose more than one option) - WIB and WIE



### Country-wise Analysis

| WIB  | Bangladesh | India | Sri Lanka | Thailand |
|--|------------|-------|-----------|----------|
| Access to facilities (e.g. gym, sports, safe walking spaces, etc.) | 61%        | 51%   | 51%       | 53%      |
| Supportive home environment (supportive spouse, partner, family)   | 70%        | 59%   | 55%       | 77%      |
| Safe work place  | 39%        | 56%   | 36%       | 68%      |
| Regular health checks ups  | 58%        | 48%   | 21%       | 53%      |
| Stimulating work   | 29%        | 36%   | 26%       | 45%      |
| Safe commutes  | 45%        | 45%   | 36%       | 58%      |
| Leisure time with self, family and friends                         | 41%        | 53%   | 45%       | 58%      |
| Financial independence   | 35%        | 49%   | 47%       | 57%      |
| Personal independence  | 35%        | 39%   | 36%       | 48%      |

| WIE  | Bangladesh | India | Sri Lanka | Thailand |
|--|------------|-------|-----------|----------|
| Access to facilities (e.g. gym, sports, safe walking spaces, etc.) | 57%        | 54%   | 57%       | 68%      |
| Supportive home environment (supportive spouse, partner, family)   | 63%        | 52%   | 66%       | 59%      |
| Supportive office environment                                      | 61%        | 56%   | 51%       | 59%      |
| Safe workplace   | 49%        | 49%   | 59%       | 69%      |
| Stimulating work   | 22%        | 36%   | 33%       | 34%      |
| Safe commutes  | 58%        | 43%   | 46%       | 61%      |
| Leisure time with self, family and friends                         | 46%        | 47%   | 52%       | 54%      |
| Financial independence   | 46%        | 46%   | 55%       | 64%      |
| Personal independence  | 48%        | 29%   | 55%       | 52%      |

**Q2** How many hours do you spend on the following activities in a week? - WIB and WIE

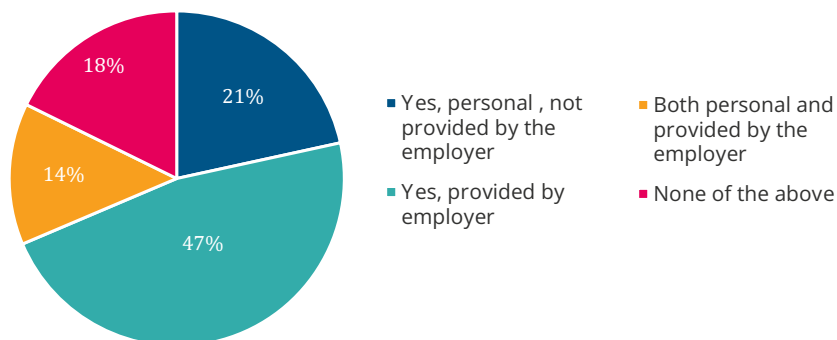
|                                  |             |     |
|----------------------------------|-------------|-----|
| Physical Activity                | (1-2 hours) | 32% |
|                                  | (2-5 hours) | 15% |
|                                  | (< 1 hour)  | 47% |
|                                  | (> 5 hours) | 7%  |
| Sleeping/Quiet Time              | (1-2 hours) | 17% |
|                                  | (2-5 hours) | 21% |
|                                  | (< 1 hour)  | 6%  |
|                                  | (> 5 hours) | 56% |
| Recreational Activity on Workday | (1-2 hours) | 34% |
|                                  | (2-5 hours) | 24% |
|                                  | (< 1 hour)  | 34% |
|                                  | (> 5 hours) | 8%  |
| Recreational Activity on Weekend | (1-2 hours) | 33% |
|                                  | (2-5 hours) | 32% |
|                                  | (<1 hours)  | 14% |
|                                  | (> 5 hours) | 21% |

|                                  |             | WIB | WIE |
|----------------------------------|-------------|-----|-----|
| Physical Activity                | (1-2 hours) | 34% | 31% |
|                                  | (2-5 hours) | 13% | 15% |
|                                  | (< 1 hour)  | 46% | 47% |
|                                  | (> 5 hours) | 8%  | 7%  |
| Sleeping/Quiet Time              | (1-2 hours) | 15% | 18% |
|                                  | (2-5 hours) | 20% | 21% |
|                                  | (< 1 hour)  | 7%  | 6%  |
|                                  | (> 5 hours) | 58% | 55% |
| Recreational Activity on Workday | (1-2 hours) | 40% | 32% |
|                                  | (2-5 hours) | 22% | 25% |
|                                  | (< 1 hour)  | 31% | 35% |
|                                  | (> 5 hours) | 7%  | 9%  |
| Recreational Activity on Weekend | (1-2 hours) | 32% | 33% |
|                                  | (2-5 hours) | 35% | 31% |
|                                  | (<1 hours)  | 13% | 15% |
|                                  | (> 5 hours) | 21% | 21% |

### Country-wise Analysis

|                                  |             | Bangladesh | India | Sri Lanka | Thailand |
|----------------------------------|-------------|------------|-------|-----------|----------|
| Physical Activity                | (1-2 hours) | 35%        | 35%   | 17%       | 35%      |
|                                  | (2-5 hours) | 11%        | 15%   | 11%       | 23%      |
|                                  | (< 1 hour)  | 49%        | 42%   | 67%       | 36%      |
|                                  | (> 5 hours) | 6%         | 8%    | 5%        | 7%       |
| Sleeping/Quiet Time              | (1-2 hours) | 20%        | 22%   | 2%        | 18%      |
|                                  | (2-5 hours) | 18%        | 22%   | 24%       | 16%      |
|                                  | (< 1 hour)  | 7%         | 6%    | 2%        | 9%       |
|                                  | (> 5 hours) | 55%        | 50%   | 71%       | 56%      |
| Recreational Activity on Workday | (1-2 hours) | 34%        | 35%   | 27%       | 38%      |
|                                  | (2-5 hours) | 17%        | 31%   | 11%       | 28%      |
|                                  | (< 1 hour)  | 43%        | 24%   | 59%       | 25%      |
|                                  | (> 5 hours) | 5%         | 10%   | 4%        | 10%      |
| Recreational Activity on Weekend | (1-2 hours) | 31%        | 38%   | 35%       | 21%      |
|                                  | (2-5 hours) | 40%        | 29%   | 26%       | 38%      |
|                                  | (< 1 hour)  | 8%         | 13%   | 26%       | 12%      |
|                                  | (> 5 hours) | 21%        | 20%   | 14%       | 29%      |

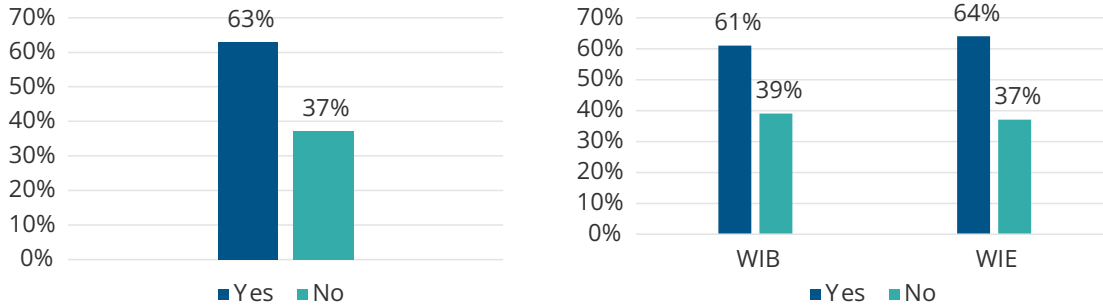
### EQ3 Do you have health insurance? - WIE



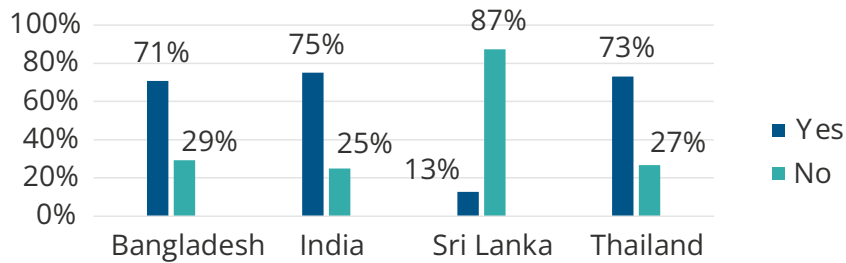
### Country-wise Analysis

|            | Yes, personal, not provided by employer | Yes, provided by employer | Both personal and provided by the employer | None of the above |
|------------|---|---------------------------|--|-------------------|
| Bangladesh | 14%                                     | 52%                       | 6%   | 29%               |
| India      | 27%                                     | 51%                       | 17%  | 5%                |
| Sri Lanka  | 14%                                     | 37%                       | 7%   | 43%               |
| Thailand   | 21%                                     | 41%                       | 20%  | 18%               |

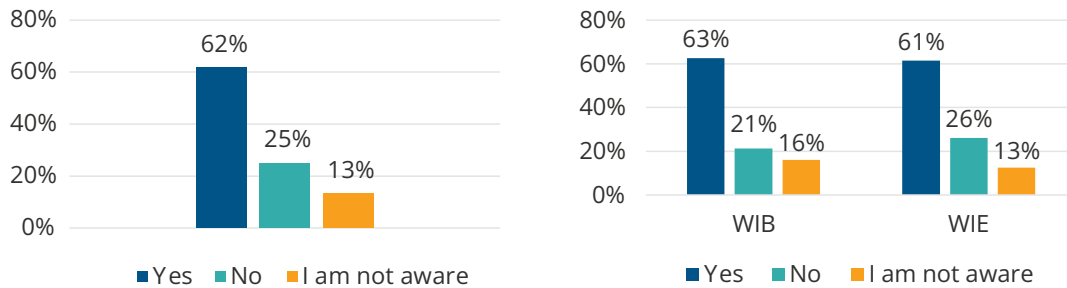
**Q4** Do you go for regular health check-up? - WIB and WIE



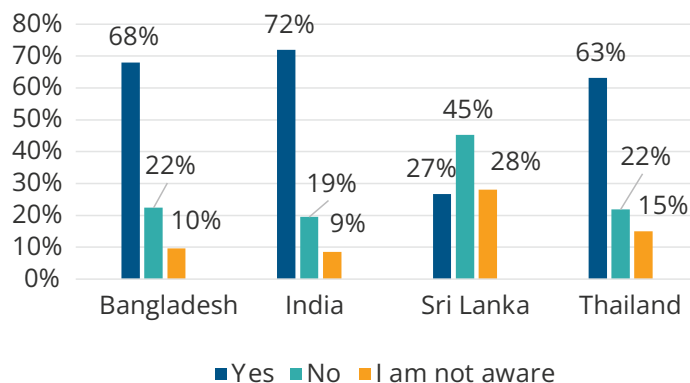
**Country-wise Analysis**



**Q5** Does your organisation have a grievance redress policy that covers safety and security of women? - WIB and WIE

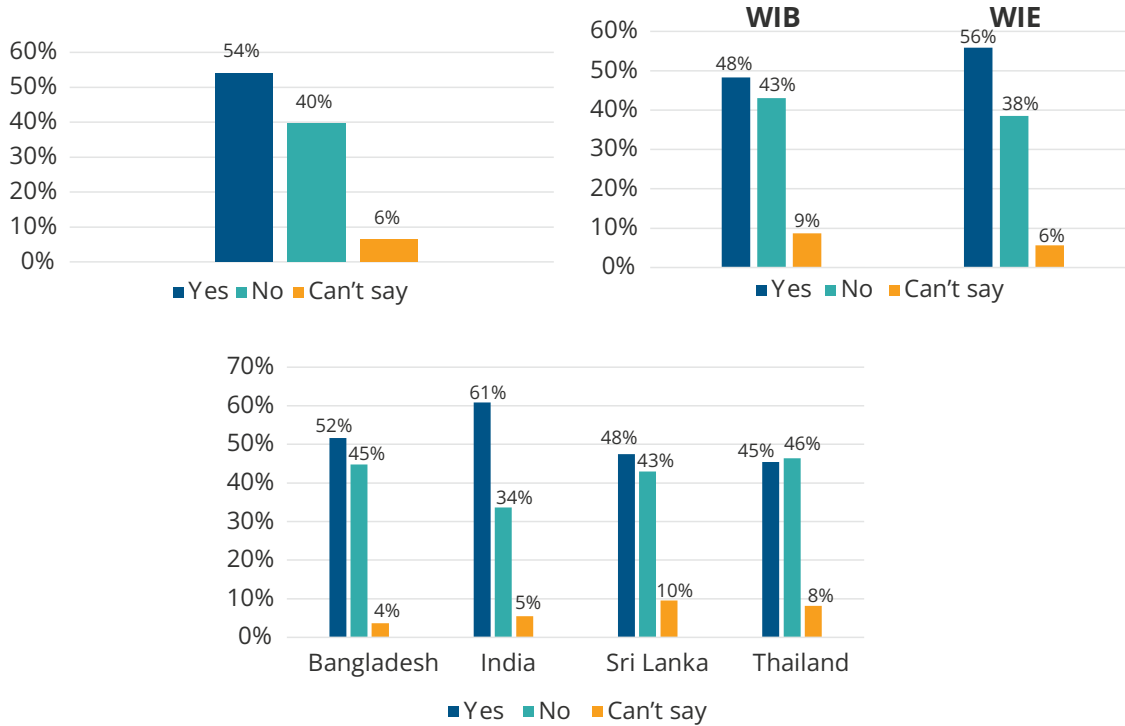


**Country-wise Analysis**

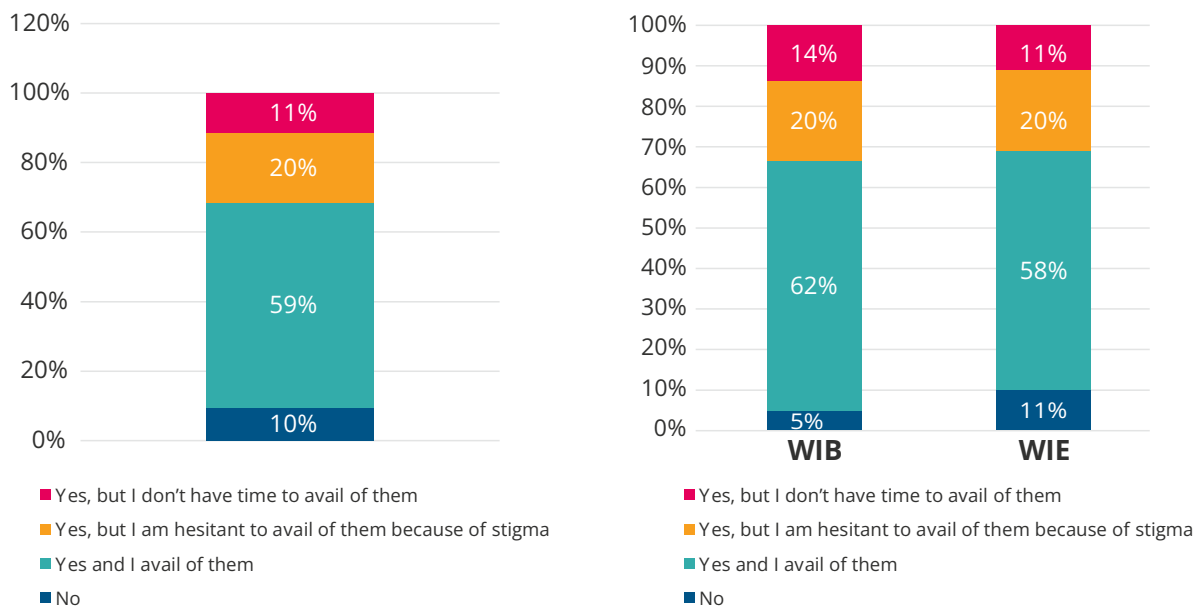


*B Emotional Well-being*

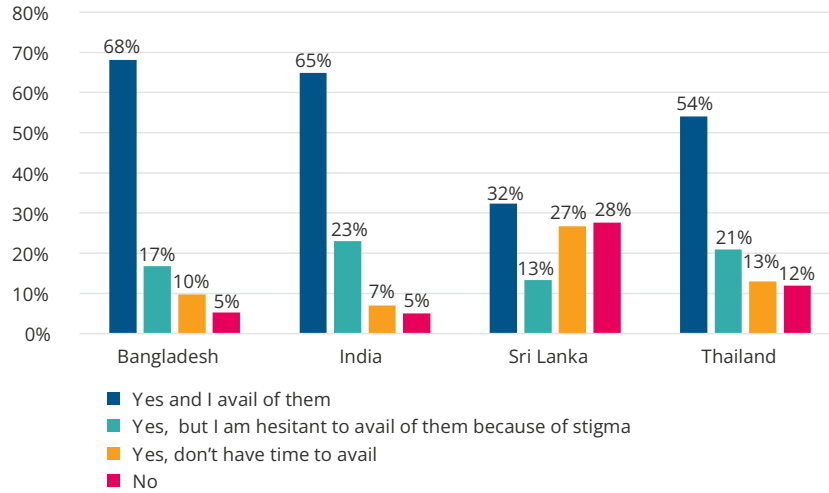
**Q1** Are your working hours too long to focus on your well-being? - WIB and WIE



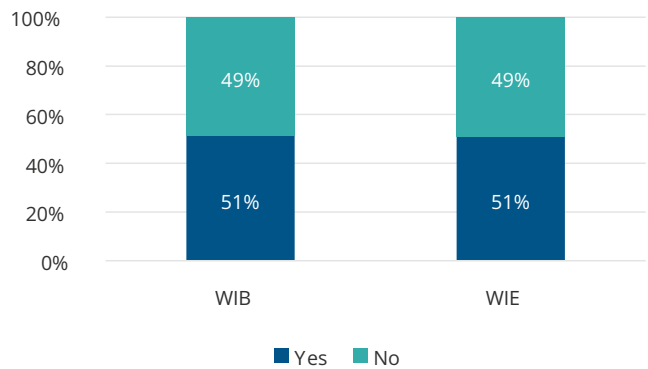
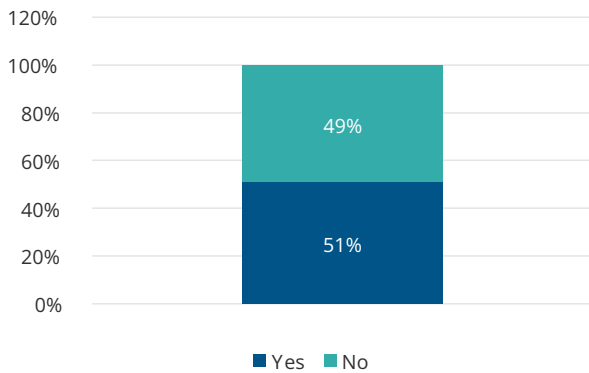
If yes, are there adequate support systems and resources (e.g mental health/wellness programmes, counselling, etc.) for managing work life balance and avoiding burnout?



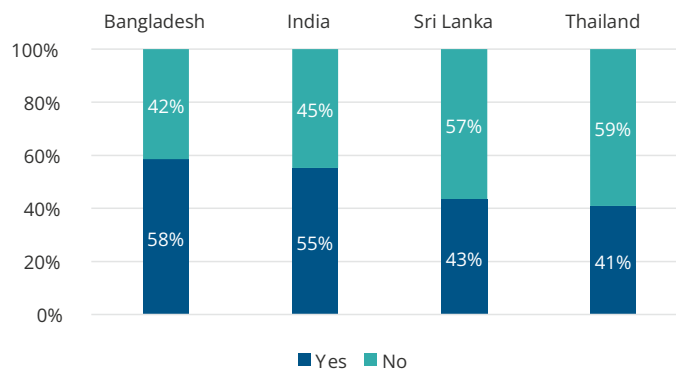
### Country-wise Analysis



**Q2** Have you faced any backlash /criticism for prioritising your career over family responsibilities?  
- WIB and WIE

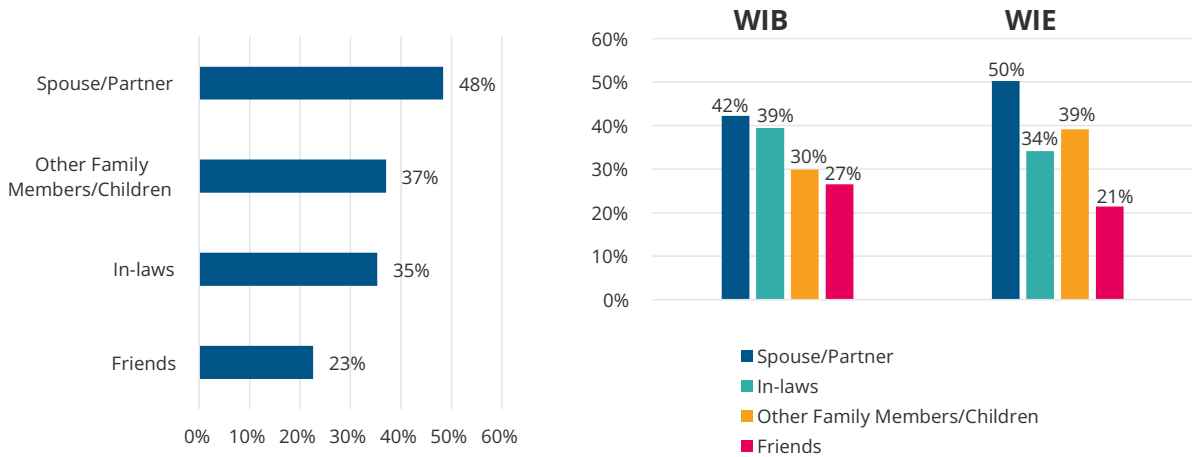


### Country-wise Analysis

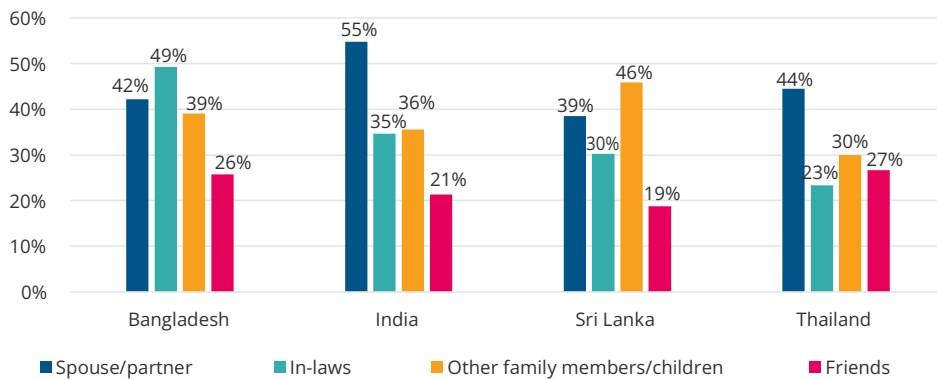




If yes, then who are the main critics? (You can choose more than one) - WIB and WIE

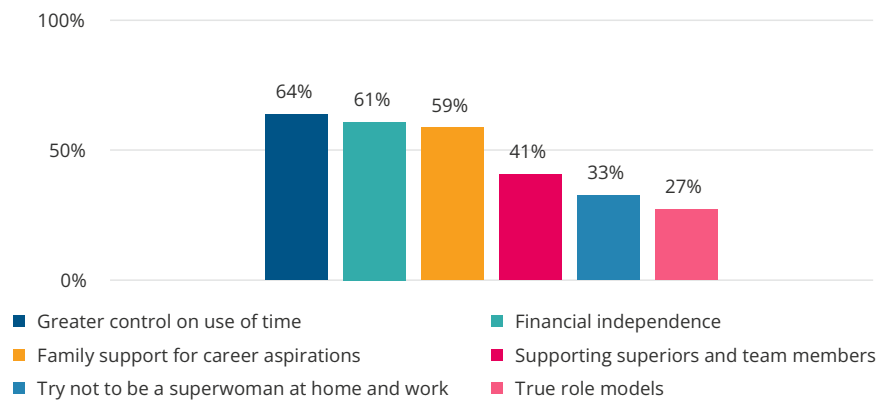


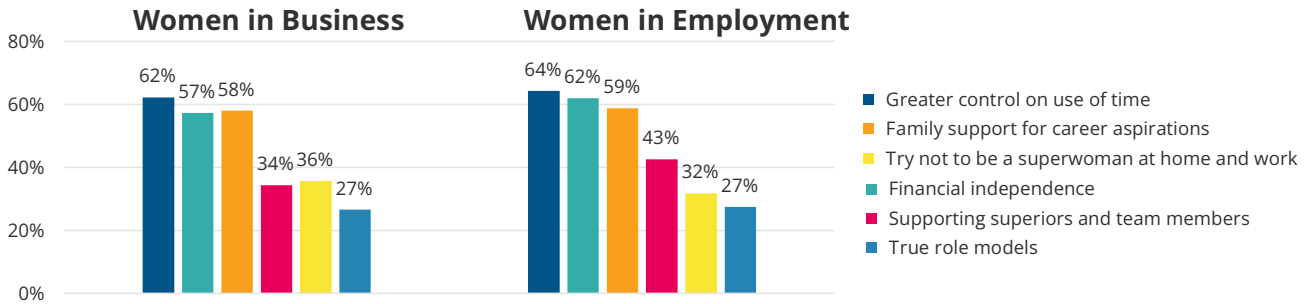
### Country-wise Analysis



Q3 What would help improve your emotional well-being (you can choose more than one option)?

- WIB and WIE



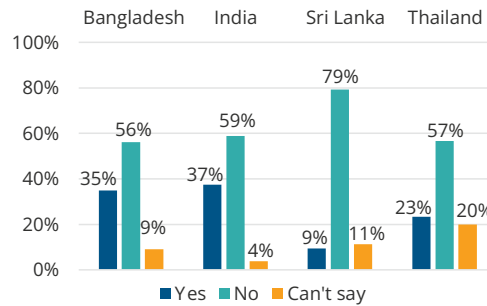
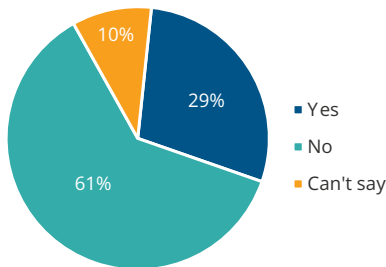


**Country-wise Analysis**

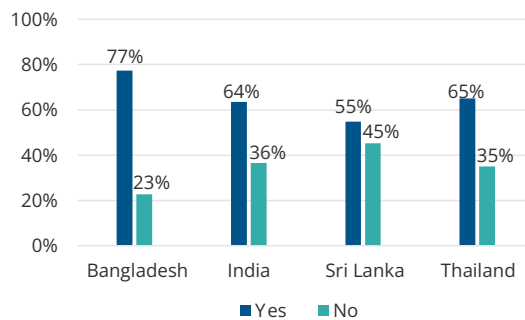
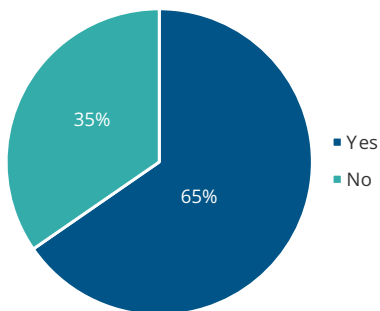
| Factors Contributing to Well-being      | Bangladesh | India | Sri Lanka | Thailand |
|---|------------|-------|-----------|----------|
| Greater control on use of time          | 69%        | 59%   | 66%       | 68%      |
| Financial independence                  | 64%        | 53%   | 66%       | 73%      |
| Family support                          | 65%        | 62%   | 43%       | 58%      |
| Support from superiors and team members | 37%        | 45%   | 25%       | 46%      |
| Try not to be superwoman at home/work   | 28%        | 38%   | 21%       | 33%      |
| True role models                        | 21%        | 18%   | 47%       | 37%      |

*C Anti-sexual Harassment Policies*

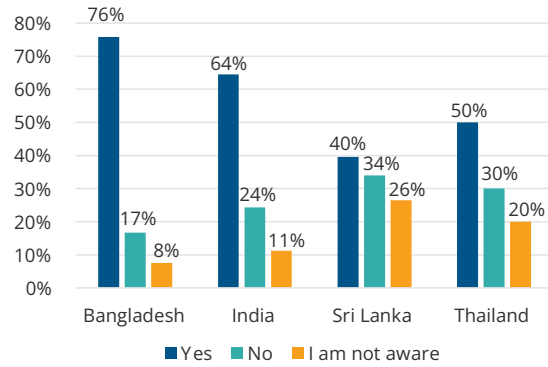
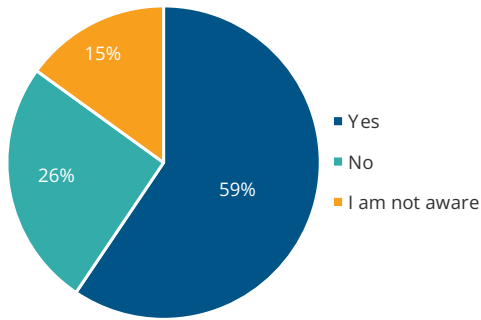
**BQ1** As a woman business owner, have you ever experienced any form of sexual harassment during business interactions? - WIB



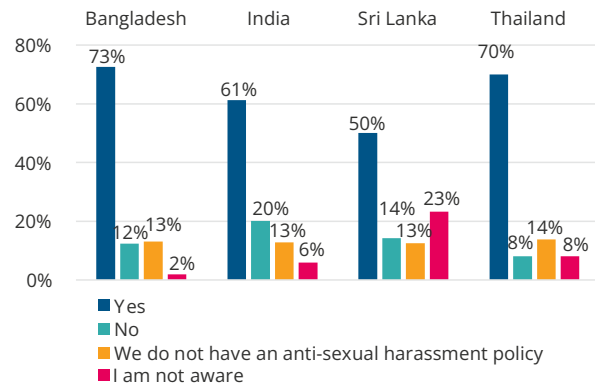
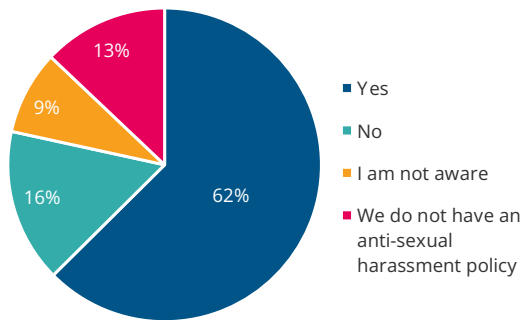
**BQ2** Does your organisation have an anti-sexual harassment policy that is adequately communicated to all employees? - WIB



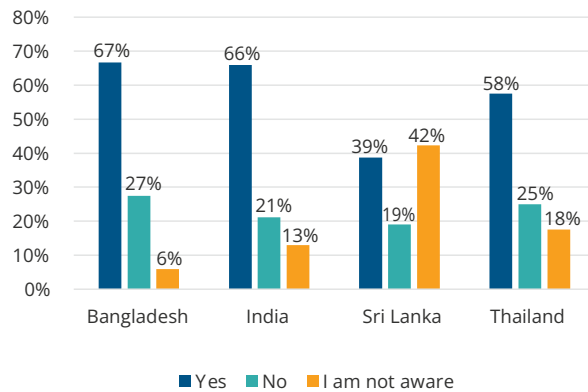
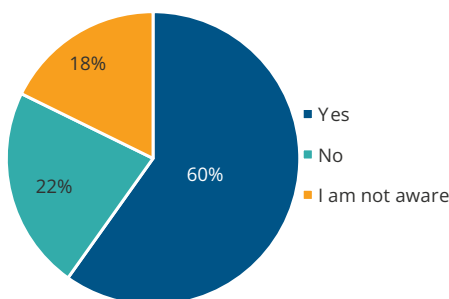
**BQ3** Does your organisation provide resources or support for employees who have experienced sexual harassment, such as counselling services? - WIB



**EQ1** Is your organisation's anti-sexual harassment policy adequately communicated to all employees? - WIE



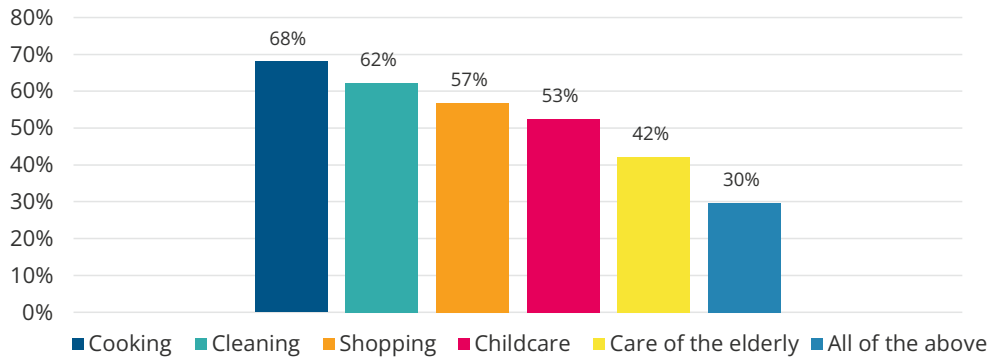
**EQ2** Does your workplace provide resources or support for employees who have experienced sexual harassment, such as counselling services? - WIE



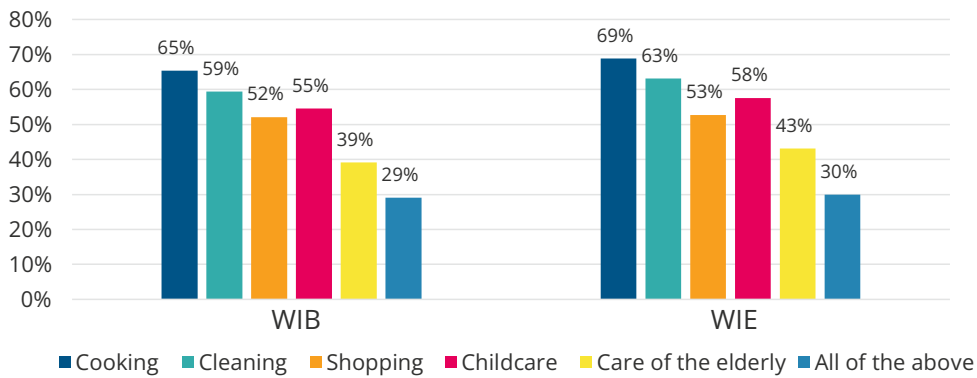
### D Unpaid Labour/ Unpaid Work

**Q1** What are your primary household responsibilities (You can choose more than one option)?

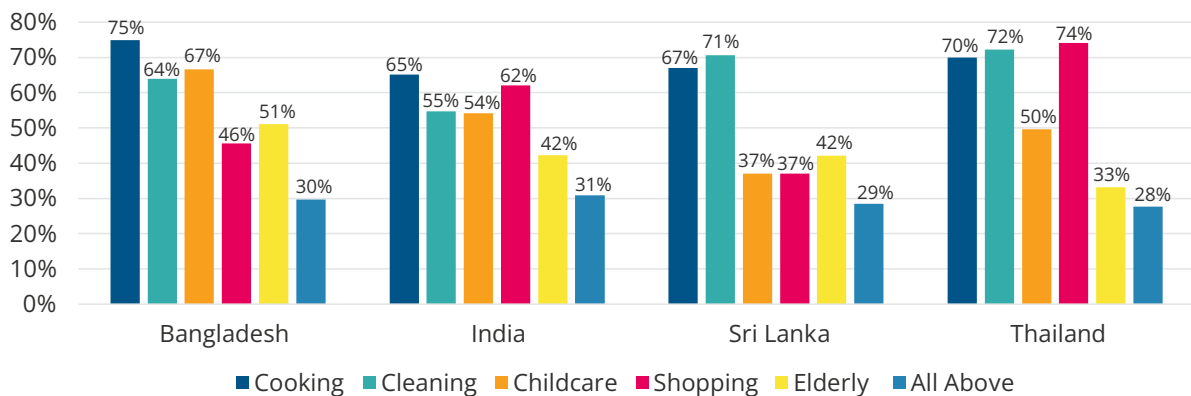
- WIB and WIE



#### Primary Household Responsibilities: WIB and WIE



### Country-wise Analysis



**Q2** On an average, how much time is spent in a day in household chores? - WIB and WIE

| Time Spent on Household Chores | Respondents (%) | Time Spent by Spouse/Partner/ Other Family Member/Paid Help | %age |
|--------------------------------|-----------------|---|------|
| Less than 60 minutes           | 22%             | Less than 60 minutes  | 25%  |
|                                |                 | 60 to 120 minutes   | 36%  |
|                                |                 | 120 to 180 minutes  | 21%  |
|                                |                 | More than 180 minutes                                       | 19%  |
| 60 to 120 minutes              | 27%             | Less than 60 minutes  | 39%  |
|                                |                 | 60 to 120 minutes   | 15%  |
|                                |                 | 120 to 180 minutes  | 28%  |
|                                |                 | More than 180 minutes                                       | 18%  |
| 120 to 180 minutes             | 25%             | Less than 60 minutes  | 21%  |
|                                |                 | 60 to 120 minutes   | 40%  |
|                                |                 | 120 to 180 minutes  | 13%  |
|                                |                 | More than 180 minutes                                       | 27%  |
| More than 180 minutes          | 26%             | Less than 60 minutes  | 29%  |
|                                |                 | 60 to 120 minutes   | 26%  |
|                                |                 | 120 to 180 minutes  | 24%  |
|                                |                 | More than 180 minutes                                       | 20%  |

**Country-wise Analysis**

**Bangladesh**

| Time Spent on Household Chores | Respondents (%) | Time Spent by Spouse/Partner/ Other Family Member/Paid Help | %age |
|--------------------------------|-----------------|---|------|
| Less than 60 minutes           | 20%             | Less than 60 minutes  | 18%  |
|                                |                 | 60 to 120 minutes   | 34%  |
|                                |                 | 120 to 180 minutes  | 18%  |
|                                |                 | More than 180 minutes                                       | 30%  |
| 60 to 120 minutes              | 24%             | Less than 60 minutes  | 17%  |
|                                |                 | 60 to 120 minutes   | 21%  |
|                                |                 | 120 to 180 minutes  | 31%  |
|                                |                 | More than 180 minutes                                       | 31%  |
| 120 to 180 minutes             | 25%             | Less than 60 minutes  | 20%  |
|                                |                 | 60 to 120 minutes   | 33%  |
|                                |                 | 120 to 180 minutes  | 7%   |
|                                |                 | More than 180 minutes                                       | 40%  |
| More than 180 minutes          | 31%             | Less than 60 minutes  | 26%  |
|                                |                 | 60 to 120 minutes   | 21%  |
|                                |                 | 120 to 180 minutes  | 24%  |
|                                |                 | More than 180 minutes                                       | 29%  |

**India**

| Time Spent on Household Chores | Respondents (%) | Time Spent by Spouse/Partner/Other Family Member/Paid Help | %age |
|--------------------------------|-----------------|--|------|
| Less than 60 minutes           | 21%             | Less than 60 minutes                                       | 10%  |
|                                |                 | 60 to 120 minutes  | 45%  |
|                                |                 | 120 to 180 minutes   | 29%  |
|                                |                 | More than 180 minutes                                      | 15%  |
| 60 to 120 minutes              | 25%             | Less than 60 minutes                                       | 35%  |
|                                |                 | 60 to 120 minutes  | 8%   |
|                                |                 | 120 to 180 minutes   | 36%  |
|                                |                 | More than 180 minutes                                      | 20%  |
| 120 to 180 minutes             | 28%             | Less than 60 minutes                                       | 20%  |
|                                |                 | 60 to 120 minutes  | 45%  |
|                                |                 | 120 to 180 minutes   | 11%  |
|                                |                 | More than 180 minutes                                      | 25%  |
| More than 180 minutes          | 26%             | Less than 60 minutes                                       | 26%  |
|                                |                 | 60 to 120 minutes  | 31%  |
|                                |                 | 120 to 180 minutes   | 31%  |
|                                |                 | More than 180 minutes                                      | 13%  |

**Sri Lanka**

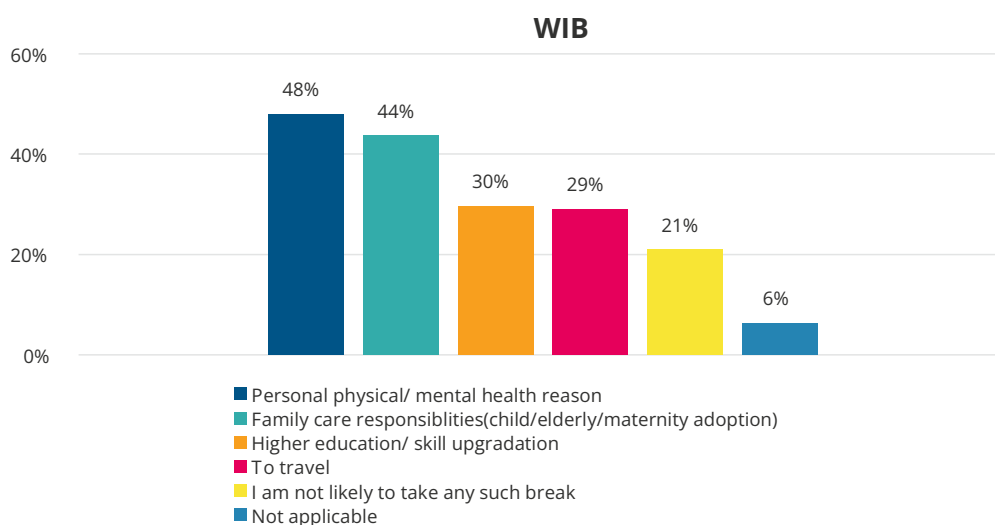
| Time Spent on Household Chores | Respondents (%) | Time Spent by Spouse/Partner/Other Family Member/Paid Help | %age |
|--------------------------------|-----------------|--|------|
| Less than 60 minutes           | 17%             | Less than 60 minutes                                       | 21%  |
|                                |                 | 60 to 120 minutes  | 21%  |
|                                |                 | 120 to 180 minutes   | 21%  |
|                                |                 | More than 180 minutes                                      | 37%  |
| 60 to 120 minutes              | 17%             | Less than 60 minutes                                       | 24%  |
|                                |                 | 60 to 120 minutes  | 19%  |
|                                |                 | 120 to 180 minutes   | 24%  |
|                                |                 | More than 180 minutes                                      | 32%  |
| 120 to 180 minutes             | 28%             | Less than 60 minutes                                       | 19%  |
|                                |                 | 60 to 120 minutes  | 29%  |
|                                |                 | 120 to 180 minutes   | 21%  |
|                                |                 | More than 180 minutes                                      | 31%  |
| More than 180 minutes          | 38%             | Less than 60 minutes                                       | 32%  |
|                                |                 | 60 to 120 minutes  | 23%  |
|                                |                 | 120 to 180 minutes   | 18%  |
|                                |                 | More than 180 minutes                                      | 27%  |

**Thailand**

| Time Spent on Household Chores | Respondents (%) | Time Spent by Spouse/Partner/ Other Family Member/Paid Help | %age |
|--------------------------------|-----------------|---|------|
| Less than 60 minutes           | 30%             | Less than 60 minutes  | 58%  |
|                                |                 | 60 to 120 minutes   | 27%  |
|                                |                 | 120 to 180 minutes  | 8%   |
|                                |                 | More than 180 minutes                                       | 8%   |
| 60 to 120 minutes              | 45%             | Less than 60 minutes  | 61%  |
|                                |                 | 60 to 120 minutes   | 21%  |
|                                |                 | 120 to 180 minutes  | 15%  |
|                                |                 | More than 180 minutes                                       | 3%   |
| 120 to 180 minutes             | 14%             | Less than 60 minutes  | 30%  |
|                                |                 | 60 to 120 minutes   | 53%  |
|                                |                 | 120 to 180 minutes  | 13%  |
|                                |                 | More than 180 minutes                                       | 3%   |
| More than 180 minutes          | 11%             | Less than 60 minutes  | 48%  |
|                                |                 | 60 to 120 minutes   | 24%  |
|                                |                 | 120 to 180 minutes  | 12%  |
|                                |                 | More than 180 minutes                                       | 16%  |

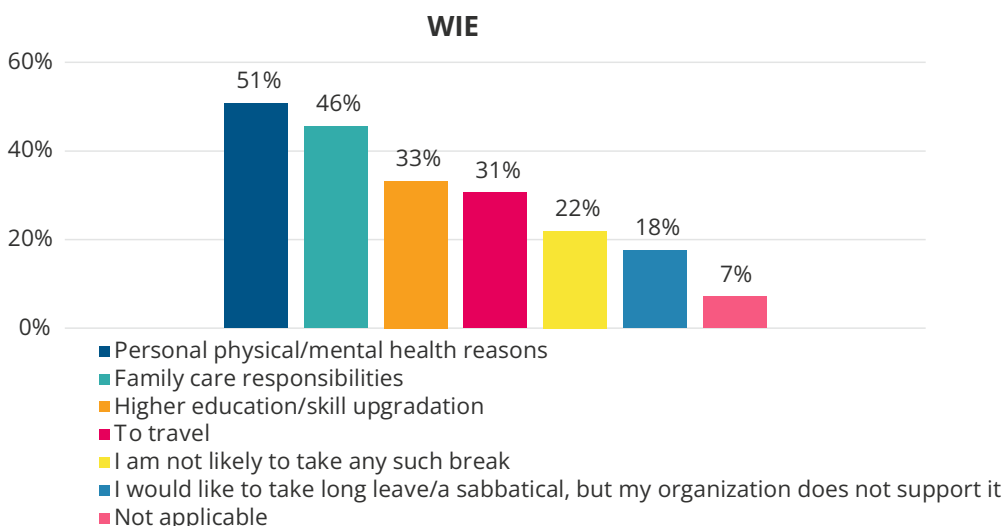
*E Long Leave/Sabbatical*

**Q2** What are the main reasons you took a long break/sabbatical (if any) from work in the past 5 years? (You can choose more than one option) - WIB and WIE



### Country-wise Analysis

| WIB   | Bangladesh | India | Sri Lanka | Thailand |
|---|------------|-------|-----------|----------|
| Personal physical/mental health reasons                         | 70%        | 43%   | 30%       | 48%      |
| Family care responsibilities (child/elderly/maternity adoption) | 48%        | 49%   | 21%       | 50%      |
| Higher education/skill upgradation                              | 33%        | 36%   | 21%       | 23%      |
| To travel   | 27%        | 34%   | 25%       | 27%      |
| I am not likely to take any such break                          | 15%        | 23%   | 28%       | 17%      |
| Not applicable  | 3%         | 7%    | 11%       | 3%       |



### Country-wise Analysis

| WIE   | Bangladesh | India | Sri Lanka | Thailand |
|---|------------|-------|-----------|----------|
| Personal physical/mental health reasons   | 58%        | 51%   | 41%       | 54%      |
| Family care responsibilities  | 43%        | 51%   | 29%       | 48%      |
| Higher education/skill upgradation  | 32%        | 42%   | 22%       | 21%      |
| To travel   | 35%        | 30%   | 17%       | 42%      |
| I am not likely to take any such break  | 25%        | 25%   | 13%       | 18%      |
| I would like to take long leave/a sabbatical, but my organization does not support it | 6%         | 20%   | 14%       | 26%      |
| Not applicable  | 3%         | 7%    | 13%       | 6%       |



## Annexure 5: Secondary Data Cross-Country Analysis-Heat Map

| The 4Ws       | World Bank Indicator  | Bangladesh | India  | Sri Lanka | Thailand | Primary Survey Sub Sections                                       |
|---------------|---|------------|--------|-----------|----------|---|
| <b>WORK</b>   | Firms with female participation in ownership (% of firms) <sup>1</sup>                                      | 6.70%      | 3.90%  |           | 64.40%   |   |
|               | A woman can get job in the same way as men  |            |        |           |          | Entry Barriers: Visible and Invisible                             |
|               | A woman can register a business in the same way as a man  |            |        |           |          | Entry Barriers: Visible and Invisible                             |
|               | A woman can sign a contract in the same way as a man  |            |        |           |          | Entry Barriers: Visible and Invisible                             |
|               | A woman can work at night in the same way as a man  |            |        |           |          | Entry Barriers: Visible and Invisible                             |
|               | A woman can work in a job deemed dangerous in the same way as a man   |            |        |           |          | Entry Barriers: Visible and Invisible                             |
|               | A woman can work in an industrial job in the same way as a man  |            |        |           |          | Entry Barriers: Visible and Invisible                             |
|               | Dismissal of pregnant workers is prohibited   |            |        |           |          | Maternity, Paternity, Adoption and Post Pregnancy Policies/Needs  |
|               | Law mandates equal remuneration for females and males for work of equal value                               |            |        |           |          | Pay Gaps and Career Growth/Development                            |
|               | Law prohibits discrimination in employment based on gender  |            |        |           |          | Entry Barriers: Visible and Invisible                             |
|               | Paid leave is available to fathers  |            |        |           |          | Maternity, Paternity, Adoption and Post Pregnancy Policies/ Needs |
|               | Employers, female (% of female employment)*   | 0.50%      | 0.70%  | 0.80%     | 1.40%    | Working Arrangements  |
|               | There is paid parental leave  |            |        |           |          | Maternity, Paternity, Adoption and Post Pregnancy Policies/ Needs |
| <b>WEALTH</b> | A woman can be head of household in the same way as a man   |            |        |           |          | Financial Decisions   |
|               | A woman can open a bank account in the same way as a man  |            |        |           |          | Wealth  |
|               | Female and male surviving spouses have equal rights to inherit assets                                       |            |        |           |          | Wealth Creation and Investment                                    |
|               | Sons and daughters have equal rights to inherit assets from their parents                                   |            |        |           |          | Wealth Creation and Investment                                    |
|               | The law prohibits discrimination in access to credit based on gender  |            |        |           |          | Access to Credit  |
|               | Women and men have equal ownership rights to immovable property <sup>2</sup>                                |            |        |           |          | Wealth Creation and Investment                                    |
|               | Borrowed any money from a formal financial institution or using a mobile money account, female <sup>3</sup> | 16.80%     | 10.50% | 21.20%    | 23.90%   | Access to credit  |
|               | Borrowed to start/expand a farm or a business   | 4.50%      | 5.70%  | 6.50%     | 7.40%    | Wealth Creation and Investments                                   |

| The 4Ws                | World Bank Indicator  | Bangladesh | India  | Sri Lanka | Thailand | Primary Survey Sub Sections                                      |
|------------------------|---|------------|--------|-----------|----------|--|
| <b>WELFARE</b>         | Female share of employment in senior and middle management (%) <sup>4</sup> | 11.50%     | 16.20% | 26.10%    | 33.10%   | Women in Leadership Roles  |
|                        | Firms with female top manager (% of firms) <sup>5</sup>                     | 3.60%      | 6.80%  |           | 64.80%   | Women in Leadership Roles  |
|                        | Share of directors (% of total directors) <sup>6</sup>                      |            | 27.10% |           | 46.80%   | Women in Leadership Roles  |
|                        | Proportion of seats held by women in national parliaments (%)               | 20.90%     | 14.90% | 5.30%     | 15.70%   | Women in Leadership Roles  |
|                        | Proportion of women in ministerial level positions (%)                      | 10%        | 6.70%  | 0%        | 5.30%    | Women in Leadership Roles  |
| <b>WORK WELL-BEING</b> | Length of paid leave (calendar days)  | 112        | 182    | 84        | 90       | Maternity, Paternity, Adoption and Post Pregnancy Policies/Needs |
| <b>WELL-BEING</b>      | There is legislation on sexual harassment in employment                     |            |        |           |          | Anti-sexual Harassment Policies                                  |

## Annexure 6: Primary Data Cross-Country Analysis-Heat Map

| The 4Ws | WIB/WIE     | Primary Survey Question Number   | Bangladesh | India | Sri Lanka | Thailand | Sub-section                                |  |
|---------|-------------|--|------------|-------|-----------|----------|--|--|
| WORK    | WIB         | What is the percentage of women employees in your organisation?<br>(Section C Q1)  |            |       |           |          | Working Arrangements                       | Rank 1: Above 75%<br>Rank 2: 50%-75%<br>Rank 3: 25% to 50%<br>Rank 4: Below 25%  |
|         | WIB and WIE | Is automation a threat or an opportunity for your career?<br>(Section D Q2)  | 84%        | 78%   | 74%       | 58%      | Training and Mentoring Opportunities       | Opportunity: Green<br>Threat: Red  |
|         | WIB         | Have you had to charge lower fee for a project or been denied a project/contract due to your gender?<br>(Section E Q1)                               | 58%        | 47%   | 21%       | 22%      | Pay Gaps and Career Growth and Development | % of yes<br>Rank 1: Below 25%<br>Rank 2: 25%-50%<br>Rank 3: 50% - 75%<br>Rank 4: Above 75%                               |
|         | WIE         | Have you ever been in a job where you were paid less than a male counterpart with the same qualifications?<br>(Section E Q1)                         | 49%        | 56%   | 31%       | 47%      | Pay Gaps and Career Growth and Development | % of yes<br>Rank 1: Below 25%<br>Rank 2: 25%-50%<br>Rank 3: 50% - 75%<br>Rank 4: Above 75%                               |
|         | WIE         | Have you ever felt that you were passed over or denied a promotion/raise in favour of an equally or less qualified male colleague?<br>(Section E Q2) | 49%        | 53%   | 38%       | 53%      | Pay Gaps and Career Growth and Development | % of yes<br>Rank 1: Below 25%<br>Rank 2: 25%-50%<br>Rank 3: 50% - 75%<br>Rank 4: Above 75%                               |
|         | WIB         | Do you feel that networking, participation in conferences and trainings play a role in the growth of your business?<br>(Section F Q1)                | 100%       | 95%   | 94%       | 90%      | Networking Skills and Opportunities        | % of yes<br>Rank 1: Below 25%<br>Rank 2: 25%-50%<br>Rank 3: 50% - 75%<br>Rank 4: Above 75%                               |
|         | WIB         | Are you a member of any trade or industry body/association?<br>(Section F Q2)  | 55%        | 43%   | 32%       | 37%      | Networking Skills and Opportunities        | % of women in trade body associations<br>Rank 1: Above 75%<br>Rank 2: 50%-75%<br>Rank 3: 25% to 50%<br>Rank 4: Below 25% |

| The 4Ws       | WIB/WIE     | Primary Survey Question Number  | Bangladesh | India | Sri Lanka | Thailand | Sub-section  |   |
|---------------|-------------|---|------------|-------|-----------|----------|--|---|
|               | WIB         | If yes, are your ideas and opinions dismissed /ignored at meetings of such bodies/ associations?<br><i>(Section F Q2)</i>           | 86%        | 70%   | 35%       | 55%      | Networking Skills and Opportunities                              | % of yes<br>Rank 1: Below 25%<br>Rank 2: 25%-50%<br>Rank 3: 50% - 75%<br>Rank 4: Above 75%                          |
|               | WIE         | Does your company allow you participation in conferences, optional trainings, and other networking events?<br><i>(Section F Q1)</i> | 92%        | 92%   | 89%       | 93%      | Networking Skills and Opportunities                              | % of yes<br>Rank 1: Above 75%<br>Rank 2: 50%-75%<br>Rank 3: 25% to 50%<br>Rank 4: Below 25%                         |
|               | WIE         | If yes, do you attend such events? (You can choose more than one option)<br><i>(Section F Q1)</i>                                   | 75%        | 81%   | 74%       | 78%      |  | % of women attending such events<br>Rank 1: Above 75%<br>Rank 2: 50%-75%<br>Rank 3: 25% to 50%<br>Rank 4: Below 25% |
|               | WIB and WIE | 'Childcare is the sole responsibility of a woman.' Do you agree with this statement?<br><i>(Section G Q3)</i>                       |            |       |           |          | Maternity, Paternity, Adoption and Post Pregnancy Policies/Needs | If majority:<br>Disagrees/somewhat disagrees – Green<br>Agree/somewhat agree – Red                                  |
| <b>WEALTH</b> | WIB and WIE | Have you ever received any guidance/advice/ training in handling finances?<br><i>(Section A Q1)</i>                                 | 71%        | 74%   | 54%       | 73%      | Financial Literacy   | % of yes<br>Rank 1: Above 75%<br>Rank 2: 50%-75%<br>Rank 3: 25% to 50%<br>Rank 4: Below 25%                         |
|               | WIB         | Do you have autonomy/control over your earnings and/or wealth?<br><i>(Section A Q2)</i>   | 95%        | 93%   | 91%       | 92%      | Financial Literacy   | % of yes<br>Rank 1: Above 75%<br>Rank 2: 50%-75%<br>Rank 3: 25% to 50%<br>Rank 4: Below 25%                         |
|               | WIE         | Do you have the confidence to manage your finances, make investment and expenditure decisions?<br><i>(Section A Q2)</i>             | 86%        | 90%   | 85%       | 79%      | Financial Literacy   | % of yes<br>Rank 1: Above 75%<br>Rank 2: 50%-75%<br>Rank 3: 25% to 50%<br>Rank 4: Below 25%                         |
|               | WIB and WIE | How do you feel financially independent women are viewed by society?<br><i>(Section C Q1)</i>                                       | 85%        | 73%   | 75%       | 93%      | Wealth Creation and Investment                                   | % of with admiration<br>Rank 1: Above 75%<br>Rank 2: 50%-75%<br>Rank 3: 25% to 50%<br>Rank 4: Below 25%             |

| The 4Ws        | WIB/WIE     | Primary Survey Question Number  | Bangladesh | India | Sri Lanka | Thailand | Sub-section                    |   |
|----------------|-------------|---|------------|-------|-----------|----------|--------------------------------|---|
|                | WIB and WIE | Do you think working women accumulate less wealth over their life time, than working men of similar qualifications? (Section C Q4)  | 54%        | 55%   | 43%       | 46%      | Wealth Creation and Investment | % of yes<br>Rank 1: Below 25%<br>Rank 2: 25%-50%<br>Rank 3: 50% - 75%<br>Rank 4: Above 75%  |
|                | WIB         | Do you have access to formal credit for entrepreneurship goals? (Section D Q1)  | 83%        | 72%   | 68%       | 67%      | Access to Credit               | % of yes<br>Rank 1: Above 75%<br>Rank 2: 50%-75%<br>Rank 3: 25% to 50%<br>Rank 4: Below 25% |
|                | WIB         | Have you availed of loan/credit facilities? (Section D Q2)  | 68%        | 61%   | 47%       | 62%      | Access to Credit               | % of yes<br>Rank 1: Above 75%<br>Rank 2: 50%-75%<br>Rank 3: 25% to 50%<br>Rank 4: Below 25% |
|                | WIB         | In your experience, are the norms for obtaining credit stricter for women compared to men? (such as additional collateral, more documentation, higher interest rates, more guarantors) (Section D Q3) | 48%        | 47%   | 25%       | 43%      | Access to Credit               | % of yes<br>Rank 1: Below 25%<br>Rank 2: 25%-50%<br>Rank 3: 50% - 75%<br>Rank 4: Above 75%  |
|                | WIB         | Do you have to rely on informal sources of credit for business or other purposes? (Section D Q4)  | 88%        | 82%   | 15%       | 46%      | Access to Credit               | % of yes<br>Rank 1: Below 25%<br>Rank 2: 25%-50%<br>Rank 3: 50% - 75%<br>Rank 4: Above 75%  |
| <b>WELFARE</b> | WIE         | Have you ever availed of any government policy/scheme that promotes female participation in the workforce? (Section A Q1)   | 8%         | 13%   | 0%        | 9%       |                                | % of yes<br>Rank 1: Above 75%<br>Rank 2: 50%-75%<br>Rank 3: 25% to 50%<br>Rank 4: Below 25% |
|                | WIB         | Have you ever availed of any government policy/scheme that promotes entrepreneurship among women? (Section A Q1)  | 9%         | 13%   | 0%        | 7%       | Government Policies            | % of yes<br>Rank 1: Above 75%<br>Rank 2: 50%-75%<br>Rank 3: 25% to 50%<br>Rank 4: Below 25% |

| The 4Ws           | WIB/WIE     | Primary Survey Question Number   | Bangladesh | India | Sri Lanka | Thailand | Sub-section               |   |
|-------------------|-------------|--|------------|-------|-----------|----------|---------------------------|---|
|                   | WIB and WIE | Are there bottlenecks in welfare benefits reaching women?<br><i>(Section A Q2)</i>   | 56%        | 56%   | 44%       | 37%      | Government Policies       | % of yes<br>Rank 1: Below 25%<br>Rank 2: 25%-50%<br>Rank 3: 50% - 75%<br>Rank 4: Above 75%  |
|                   | WIB and WIE | Do some women-centric government policies work against the interests of women in the workforce?<br><i>(Section A Q3)</i>   | 50%        | 52%   | 34%       | 34%      | Government Policies       | % of yes<br>Rank 1: Below 25%<br>Rank 2: 25%-50%<br>Rank 3: 50% - 75%<br>Rank 4: Above 75%  |
|                   | WIB         | Women in leadership/decision making roles can help reduce gender bias/discrimination and break down traditional roles and stereotypes. Do you agree?<br><i>(Section C Q1)</i>                            | 83%        | 84%   | 66%       | 83%      | Women in Leadership Roles | % of yes<br>Rank 1: Above 75%<br>Rank 2: 50%-75%<br>Rank 3: 25% to 50%<br>Rank 4: Below 25% |
|                   | WIE         | Have you experienced bias/discrimination at the workplace based on your gender?<br><i>(Section C Q1)</i>   | 46%        | 48%   | 44%       | 43%      |                           | % of yes<br>Rank 1: Below 25%<br>Rank 2: 25%-50%<br>Rank 3: 50% - 75%<br>Rank 4: Above 75%  |
|                   | WIB and WIE | Have women in political leadership been effective in advocating women's needs?<br><i>(Section C Q3)</i>  | 69%        | 68%   | 25%       | 77%      | Women in Leadership Roles | % of yes<br>Rank 1: Below 25%<br>Rank 2: 25%-50%<br>Rank 3: 50% - 75%<br>Rank 4: Above 75%  |
|                   | WIB and WIE | Have women in leadership positions in organisations or trade / industry associations been able to advance women's cause and create a strong pipeline of women in the workforce?<br><i>(Section C Q4)</i> | 77%        | 68%   | 36%       | 80%      | Women in Leadership Roles | % of yes<br>Rank 1: Above 75%<br>Rank 2: 50%-75%<br>Rank 3: 25% to 50%<br>Rank 4: Below 25% |
| <b>WELL-BEING</b> | WIB and WIE | Do you go for regular health check-ups?<br><i>(Section A Q3)</i>   | 71%        | 75%   | 13%       | 73%      | Physical Well-being       | % of yes<br>Rank 1: Above 75%<br>Rank 2: 50%-75%<br>Rank 3: 25% to 50%<br>Rank 4: Below 25% |

| The 4Ws | WIB/WIE     | Primary Survey Question Number  | Bangladesh | India | Sri Lanka | Thailand | Sub-section                     |   |
|---------|-------------|---|------------|-------|-----------|----------|---------------------------------|---|
|         | WIE         | Do you have health insurance?   | 71%        | 95%   | 57%       | 83%      |                                 | % of yes<br>Rank 1: Above 75%<br>Rank 2: 50%-75%<br>Rank 3: 25% to 50%<br>Rank 4: Below 25% |
|         | WIB and WIE | Does your organisation have a grievance redress policy that covers safety and security of women?  | 68%        | 72%   | 27%       | 63%      | Physical Well-being             | % of yes<br>Rank 1: Above 75%<br>Rank 2: 50%-75%<br>Rank 3: 25% to 50%<br>Rank 4: Below 25% |
|         | WIB and WIE | Are your work hours too long for you to focus on your personal well-being?  | 52%        | 61%   | 48%       | 45%      | Emotional Well-being            | % of yes<br>Rank 1: Below 25%<br>Rank 2: 25%-50%<br>Rank 3: 50% - 75%<br>Rank 4: Above 75%  |
|         | WIB and WIE | Are there adequate support systems and resources (e.g. mental health/wellness programmes, counselling, etc.) for managing work-life balance and avoiding burnout? | 68%        | 65%   | 32%       | 54%      | Emotional Well-being            | % of yes<br>Rank 1: Above 75%<br>Rank 2: 50%-75%<br>Rank 3: 25% to 50%<br>Rank 4: Below 25% |
|         | WIB and WIE | Have you ever faced any backlash/criticism for prioritizing your career over family responsibilities?   | 58%        | 55%   | 43%       | 41%      | Emotional Well-being            | % of yes<br>Rank 1: Below 25%<br>Rank 2: 25%-50%<br>Rank 3: 50% - 75%<br>Rank 4: Above 75%  |
|         | WIB         | As a woman business owner, have you ever experienced any form of sexual harassment during business interactions?  | 35%        | 37%   | 9%        | 23%      | Anti-sexual Harassment Policies | % of yes<br>Rank 1: Below 25%<br>Rank 2: 25%-50%<br>Rank 3: 50% - 75%<br>Rank 4: Above 75%  |
|         | WIB         | Does your organisation have an anti-sexual harassment policy that is adequately communicated to all employees?  | 77%        | 64%   | 55%       | 65%      | Anti-sexual Harassment Policies | % of yes<br>Rank 1: Above 75%<br>Rank 2: 50%-75%<br>Rank 3: 25% to 50%<br>Rank 4: Below 25% |

| The 4Ws | WIB/WIE     | Primary Survey Question Number   | Bangladesh | India | Sri Lanka | Thailand | Sub-section                     |   |
|---------|-------------|--|------------|-------|-----------|----------|---------------------------------|---|
|         | WIE         | Is your organization's anti-sexual harassment policy adequately communicated to all the employees?                                     | 73%        | 61%   | 50%       | 70%      |                                 | % of yes<br>Rank 1: Above 75%<br>Rank 2: 50%-75%<br>Rank 3: 25% to 50%<br>Rank 4: Below 25% |
|         | WIB and WIE | Does your organisation provide resources or support for employees who have experienced sexual harassment, such as counselling services | 69%        | 66%   | 39%       | 55%      | Anti-sexual Harassment Policies | % of yes<br>Rank 1: Above 75%<br>Rank 2: 50%-75%<br>Rank 3: 25% to 50%<br>Rank 4: Below 25% |