Gender Assessment

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Gender Assessment and Gender Action Plan

Transformation Pathways Initiative (TPI)

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Part I: Gender Assessment

Sectoral analysis

The gendered impact of climate change

Women are disproportionately affected by the impacts of climate change, particularly in emerging markets where they often lack access to and control over land and natural resources.

Environmental changes often magnify existing gender inequalities. Furthermore, because women tend to be excluded from the formal economy, their capacity to access financial and adaptive resources is constrained. Notably, women and girls constitute 80% of those displaced by climate-induced disasters.[1]

Environmental health risks affect men and women differently. Women, especially in lower-income contexts, suffer more from indoor air pollution due to cooking with combustibles and limited access to clean fuels and sanitation. Additionally, women involved in informal waste management are often exposed to hazardous chemicals and pollutants, further compounding health risks in unregulated environments.[2]

Climate change can also lead to an increase in gender-based violence by exacerbating the underlying drivers. Climate-induced displacement, resource scarcity, and economic insecurity heighten risks of domestic violence, sexual exploitation, and coping mechanisms such as early marriage and transactional sex. Women and girls in particular face greater exposure to gender-based violence in the aftermath of extreme weather events and in temporary shelters where protection systems are weak or absent. Disruptions to education and healthcare further reduce resilience and access to support.[3]

Gender equality in green industry

The shift to a green and circular economy presents a vital opportunity to embed gender equality and social justice at the core of sustainable development. Thus, in order for women to equally benefit from the transition to green economies and industries, specific measures to reduce gender inequalities and empower women in these sectors and industries are needed. The importance of advancing gender equality in the green economy is affirmed in the UN's 2012 "The Future We Want" resolution.[4]

The shift to energy sustainability and circular economy is estimated to generate a gross amount of over 100 million jobs and a net amount of 20 million jobs by 2030, but the majority of these new jobs will be created in male-dominated sectors.[5] Women hold only 18% of green occupations globally and 28% of such jobs in OECD countries, despite comprising 48% of the workforce in other sectors. This limits innovation and economic growth in critical climate industries. Green

[1] OECD (2024): Harnessing the Green and Digital Transitions for Gender Equality; UNESCO (2024): UNESCO is stepping up the evidence base for gender equality.
[2] OECD (2024): Harnessing the Green and Digital Transitions for Gender Equality.
[3] IUCN (2020): Gender-based Violence and Environment Linkages; IPCC(2022): Sixths Assessment Report
[4] A/RES/66/288: The future we want
[5] ILO (2019). Skills for a greener future: a global view.

jobs pay 20% more on average than traditional roles, meaning that gender discrimination in these sectors risks widening existing pay disparities.[6]

These gaps stem from deep-rooted societal and structural barriers. Gender norms, cultural biases, limited access to science, technology, engineering, and mathematics (STEM) education, and the burden of unpaid care work all constrain women's career choices and mobility. In many regions, women face additional challenges such as safety concerns, limited access to digital tools, and unequal workplace policies. Discrimination in hiring, wage gaps, and the absence of family-friendly policies further hinder their progress.

Key Gender Disparities in the Renewable Energy Workforce

Although the renewable energy sector employed approximately 12 million people in 2020, it remains predominantly male-dominated. IRENA studies found that women represent 32% of the renewable energy workforce – which is significantly higher than the 22% ratio found in fossil fuels, 21% of the workforce in the wind industry and 40% of the workforce in Solar PV. However, they remain underrepresented in technical, STEM, and senior management roles and are concentrated in lower-skilled and administrative positions.[7] For example, within energy utilities, women make up less than 14% of senior managers and only 5% of executives such as CEOs and board chairs. In wind energy, women account for 21% of the workforce, but just 14% of STEM jobs and 8% of leadership positions.[8]

In solar PV, women are significantly underrepresented in STEM and technical roles, where they hold only 24% and 22% of positions, respectively. Their presence is stronger in administrative roles (27%) but drops sharply in leadership, where they hold just 18% of managerial and 15% of senior management positions.[9] Gender pay gaps persist, though perceived disparities are reportedly smaller in the wind sector compared to the broader economy.[10]

Yet, a large set of studies link gender diversity in leadership to improved innovation, profitability, and environmental performance. For example, firms with increased female board representation were found to be more likely to reduce energy and water consumption, lower greenhouse gas emissions, and source energy from renewables.[11]

Women in agrifood systems

Women play a vital role in agrifood systems globally, contributing significantly to agricultural production, food security, and economic resilience. However, systemic gender inequalities continue to hinder their full potential. They often face restricted access to land, financial services, training, and technology. This limits their productivity and economic opportunities. In many regions, women's contributions are undervalued as they perform unpaid labour in primary production activities or household food preparation.

[6] OECD (2024): Harnessing the Green and Digital Transitions for Gender Equality.
[7] IRENA (2019). Renewable Energy: A Gender Perspective; IRENA (2020). Wind energy A gender perspective; IRENA (2022). Solar PV: A Gender Perspective.
[8] IEA (2021): Women in senior management roles at energy firms remains stubbornly low, but efforts to improve gender diversity are moving apace.
[9] IRENA (2022). Solar PV: A Gender Perspective.
[10] IRENA (2020). Wind energy A gender perspective.
[11] FP Analytics (2019): Women as Levers of Change Unleashing the Power of Women to Transform Male-Dominated Industries.

Globally, 36% of working women are employed in agrifood systems, with the proportion rising to 66% in Sub-Saharan Africa and 71% in Southern Asia. Women thus comprise 43% of the global agricultural labour force. However, women own less than 15% of agricultural land globally, reflecting significant disparities in resource access.[12] Women farmers have significantly less access to, control over, and ownership of land and other productive assets compared to their male counterparts. For example, less than 15 per cent of agricultural landholders globally are women, although this varies widely across countries.[13] Women are involved in various stages of the agrifood chain, including farming, processing, distribution, and trading. They are also key contributors to household food security and nutrition.

In the agricultural sector, women are overrepresented in seasonal, informal, part-time, and low-wage work with limited access to social protection[14]. Globally, 36% of working women compared to 38% of working men work in agrifood systems as of 2019, but this may exclude self-employed and unpaid family workers. Differences across countries and regions are striking. In Sub-Saharan Africa, 66% of women's employment is in agrifood systems, compared with 60% of men's employment while in southern Asia, 71% of women workers are engaged in agrifood systems, compared with 47% of men workers.[15]

Women entrepreneurs in green industry and agrifood systems

The transition to a low-carbon, climate-resilient industry and agrifood systems presents a powerful opportunity to support women entrepreneurs.

Gender disparities in entrepreneurship stem from deeply enshrined legal, socioeconomic and cultural discriminatory gender norms and practices that permeate all aspects of people's lives and negatively affect women's business activities: the higher the extent to which laws and regulations provide equal economic opportunities for women and men, the higher its share of women entrepreneurs.[16]

Studies further suggest that women entrepreneurs show higher levels of social and environmental orientation than their male counterparts and were more likely than men to emphasize social goals over short-term economic goals and to engage in ecological venturing. In line with these findings, the gender gap in social entrepreneurship is significantly smaller than in overall entrepreneurship.[17]

Data is limited on the percentage of women-owned and women-led SMEs per sector. Across sectors, firms with female participation in ownership make up one third of SMEs globally, with this share constituting 32.5% for lower-middle income countries and 34.7% for upper-middle

[12] FAO (2023): The Status of Women in Agrifood Systems. OECD (2024): Harnessing the Green and Digital Transitions for Gender Equality.
[13] FAO (2018): The gender gap in land rights.
[14] ILO and FAO (2021): Extending social protection to rural populations.
[15] FAO (2023): The status of women in agrifood systems.
[16] World Bank We-Fi Data Infographics (accessed 15 April 2025).
[17] Hörisch, Jacob; Kollat, Jana; Brieger, Steven (2017): What influences environmental entrepreneurship? A multilevel analysis of the determinants of entrepreneurs' environmental orientation. Small Business Economics. Vol. 48. Pp. 47-69; Hechavarría, Diana; Terjesen, Siri; Ingram, Amy *et al.* (2017): Taking care of business: the impact of culture and gender on entrepreneurs' blended value creation goals. Small Bus Econ Vol. 48, pp. 225–257; Hechavarría, Diana (2016). Mother nature's son? The impact of gender socialization and culture on environmental venturing. International Journal of Gender and Entrepreneurship, Vol. 8 No. 2, pp. 137-172.

income countries. 15.4% of firms globally have with majority women ownership. 19% of SMEs of firms globally have a female top manager; lower-middle income countries have the same share, and in upper-middle income countries, this amounts to 21%.[18]

Energy start-ups with gender diverse[19] founders grew from 3% in 2000 to 11% in 2021, while the number of non-energy start-ups with gender diverse founders increased from 14% to 20%.[20]

Women entrepreneurs and access to finance

The overwhelming majority of studies identifying key challenges for women entrepreneurs indicate access to finance as main obstacle. Industrial ventures, which require high capital and long lead times, are particularly challenging.

On the demand side, access to credit, land, and productive assets remains unequal. Women entrepreneurs often face barriers such as lacking formal collateral, in particular immovable property and land titles, and limited financial literacy or understanding of complex financial products and regulatory systems.

On the supply side, support systems such as accelerators often fail to meet women's needs. Women-only founding teams make up only 13% of accelerator applicants, compared to 52% of male-only teams.[21] Time constraints linked to unpaid care work further limit women's participation. Financial institutions also often lack tailored outreach strategies or appropriate financial instruments specifically designed to meet the needs of women-led small and medium enterprises.

In addition, women entrepreneurs face gender-specific barriers to raising debt and equity due to gender bias. An IFC study showed that the median women-led business has received only 65% of the funding received by the median men-led business. This gap is largely explained by the fact that more female led businesses receive more funding in early stages (e.g., accelerator or incubator) where the investment sizes are smaller than later stages (e.g., later stage VC, growth equity, and buyout) where the investment sizes are larger.[22]

This is corroborated by another study by IFC in emerging-market economies that found that startups with a woman on their founding or leadership team received only 11% of seed financing and only 5% of later-stage venture capital in emerging markets. The gender financing gap could not be clearly attributed to observable differences in the startups, such as education level or experience of the founder, or intellectual property, sector, or geography of the startup, but rather to a perceived higher risk when investing in women entrepreneurs due to investor bias.[23]

However, this perception is not founded on evidence. On the contrary, studies have shown a strong business case for investing in startups with diverse leadership teams: They performed better and had higher returns on equity. For every $1 of pre-acceleration equity investment, women saw $0.40 of revenue post-acceleration, with no correlation among men. Moreover, for

[18] World Bank Entrepreneurship Database (accessed 15 April 2025).
[19] Start-ups with gender diverse founders are those that have at least one founder identifying as 'female' or another non-binary category
[20] IEA (2023), Gender and Energy Data Explorer.
[21] Davidson, A. and Hume, V. (2020): Accelerating Women-led Start-ups: A Knowledge Brief by the Global Accelerator Learning Initiative. Aspen Network of Development Entrepreneurs.
[22] IFC (2019): Moving toward gender balance in private equity and venture capital.
[23] IFC (2020): Venture Capital and the Gender Financing Gap: The Role of Accelerators.

every dollar of debt received, women-led startups raised $1.12 of revenue post-acceleration, while men-led startups only raised $0.54. Also, financial institutions report that the rate of nonperforming loans among female borrowers is 53% lower than among male clients.[24]

This persisting gender bias among investors may also explain why business acceleration support removes the financing disadvantage female-led startups face when raising debt but exacerbates it in the case of seeking equity. [25]

Integration of gender considerations into sectoral policy and planning

National industrial, agrifood and energy frameworks are still largely gender-blind. Where gender is addressed, women are often seen as beneficiaries rather than as key actors.[26] While 75% of agricultural policy documents recognize women's roles in agriculture, only 19% explicitly prioritize gender equality, and just 13% encourage rural women's participation in policymaking.[27] The vast majority of national energy policy frameworks are still gender blind. Only a third of 192 national energy frameworks from 137 countries include some gender considerations and for renewable energy policies, this share further decreases to less than one in six; women are characterized therein as potential stakeholders or beneficiaries, but rarely as agents of change.[28]

This lack of inclusion leads to policies that may reinforce existing inequalities. Addressing this gap requires line ministries at all levels to develop the skills and awareness needed to mainstream gender in policy design. This includes establishing gender-responsive baselines, conducting audits to assess gender-related risks and barriers, and effective accountability mechanisms. Additionally, targeted training can help energy officials better understand and apply gender mainstreaming principles.[29]

Country Gender Assessment

CÔTE D'IVOIRE

Women in the economy

Côte d'Ivoire has a female labour force participation rate of 43.1% as percentage of the total labour force. (data from 2023). After a continued increase from the 1990s to a peak of 45.5% in 2012, this ratio plunged thereafter and has only slightly increasing during the last five years. Worth noting that 80.1% of male and 90.0% of female employment takes place in the informal economy (data from 2017, as percentage of total non-agricultural employment).

Data on the proportion of time spent on unpaid domestic and care work by sex is not available. The latest available data on the female share of employment in senior and middle management from 2017 shows that only a bit over one in five, or 22.2%, of such positions are held by women.

[24] IFC (2020): Venture Capital and the Gender Financing Gap: The Role of Accelerators.
[25] IFC (2020): Venture Capital and the Gender Financing Gap: The Role of Accelerators.
[26] IUCN & USAID (2017): Energizing equality: The importance of integrating gender equality principles in national energy policies and frameworks.
[27] FAO (2023): The Status of Women in Agrifood Systems.
[28] IUCN and USAID (2017): Energizing Equality: The importance of integrating gender equality principles in national energy policies and frameworks.
[29] UNIDO, UN Women (2023): Gender Equality in the Sustainable Energy Transition.

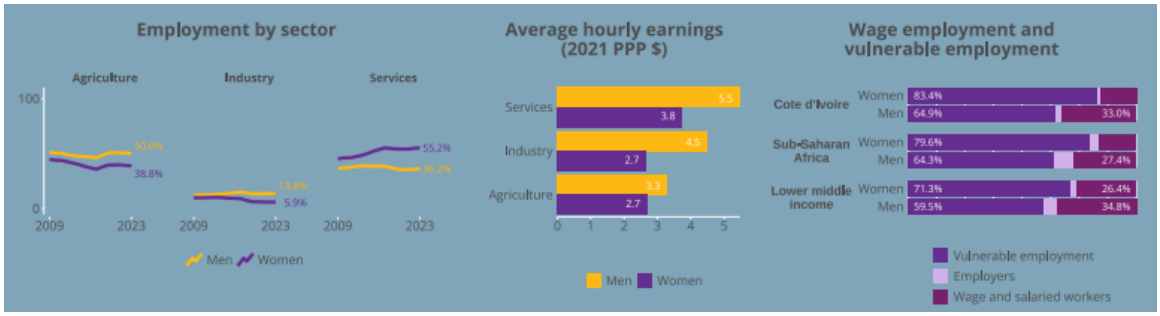
Barriers to female employment include violence at work, legal restrictions, restrictive social norms, and care responsibilities.

Moreover, women are strongly feeling the impacts of climate change on their agricultural activities in terms of production and access to land resources, but also on their health and domestic activities through difficulties in accessing drinking water, which makes fetching water longer and more difficult. Also, many women farmers only have informal land rights, preventing them from using land as collateral and discouraging them from investing in long-term or high-value perennial crops.

Occupational and sectoral analysis

The distribution across broad economic sectors shows that 38.8% of women and 50% of men are employed in agriculture, while only 5.9% of women and 13.8% of men are working in industry (data from 2023). The gender pay gap measured in average hourly earnings is especially pronounced in the service sector with 40% and in industry with 31%.

Figure 1: Gender Data on sectoral segregation and quality of employment, Côte d'Ivoire



Source: World Bank Gender Data Portal - Cote d'Ivoire Gender Landscape Brief (accessed 10 April 2025).

With 55.6% (data from 2022), the representation of women among the industrial labour force is significantly higher than across the entire economy. Data on both the electricity and water supply sectors, as well as on more detailed sectoral and occupational analysis is either not at all or largely not available, or it is marked as unreliable by ILO.

Women's entrepreneurship and access to finance

A woman can undertake entrepreneurial activities in the same way as a man (Loi no. 2019-570 du 26 juin 2019 relative au mariage, Art. 68), and discrimination in access to credit based on gender is prohibited by Code Pénal, Arts. 226(1) and 227(4) as amended by Loi No. 2021-893.

The law does not prescribe a gender quota for corporate boards. The national statistical institute collects data on companies disaggregated by size, sector, and the gender of their managers; however, this data is largely not publicly available.

Data collected through the World Bank Enterprise Surveys show that in 2023, only 11.6% of firms had a female top manager, only 22.5% had at least one woman among their owners, and only 9.5% are owned by a majority of women – all constituting ratios that are below the average of both Sub-Saharan Africa and the group of middle-income countries. It is worth noting that with 33%, the percentage of firms with female participation in ownership is significantly higher than that of small and medium enterprises. A reverse trend is shown in the percentage of firms with a female top manager, which are disproportionately found in small enterprises (17.4%), while with 5.1%

and 0.5%respectively, the share of women top managers in medium and large enterprises is negligeable to non-existent.[30]

Twice as many men as women aged 15 and above had an account at a financial institution. In terms of access to finance, 27.3% of men have access compared to 13.8% of women. The gap widens further in digital bill payments, with 27.5% of men paying bills via mobile devices or the internet, compared to just 10.6% of women. Comprehensive sex/gender-disaggregated data on the use of financial products and access to finance for women entrepreneurs is not available.

The African Development Bank's Affirmative Finance Action for Women in Africa (AFAWA) Initiative has unlocked $119.5 million in financing in Côte d'Ivoire through partner financial institutions. In March 2025, Ecobank issued West Africa's first gender bond, raising XOF 10 billion ($16 million) to provide approximately 1,200 loans to women-owned SMEs in Côte d'Ivoire. The bond was supported by the IFC and the Africa Local Currency Bond Fund (ALCB Fund).[31]

Policy framework

The National Agricultural Investment Program (PNIA II, 2017-2025) inter alia aims to strengthen the literacy of women, support the empowerment of women and girls and promote women's entrepreneurship.

Côte d'Ivoire's updated National Adaptation Plan (NAP) of 2023 identifies gender as a cross-cutting issue across its 11 priority sectors, including agriculture, fisheries, forestry, and land use. The establishment of the National Gender and Climate Change Platform and the signing of a Memorandum of Understanding (MoU) between the Ministry of Environment and Sustainable Development and the Ministry of Women, Family and Children have strengthened inter-ministerial coordination on gender and climate issues.

Côte d'Ivoire adopted a National Gender and Climate Change Strategy (SNGCC) in 2019, along with an action plan with the vision that "by 2030, all actions to combat climate change in Côte d'Ivoire systematically integrate issues related to gender and social inclusion."

In addition, one of the objectives of the National Strategy for Financial Inclusion (2019-2024) is to enhance women's access to financial services.

Gender issues are one of the principles of public procurement and specifically indicates gender as one of the criteria that can be included in the call for tender and against which a bid can be evaluated (Ordonnance no. 2019-679 du 24 juillet 2019, Arts. 8, 22 et 72).

Protection of women and gender equality at the workplace

Côte d'Ivoire's ranks 136nd out of 177 countries on the 2023 Women, Peace and Security Index, with a score of 0.57[32]. It has a lifetime intimate partner violence (IPV) prevalence of 25.9%[33]. Gender-based violence, including workplace sexual harassment, remains a challenge in the country. According to the country's 2023 statistical yearbook, 8,862 cases of GBV were recorded

[30] World Bank Enterprise Surveys (2023):, Cote d'Ivoire Economy Profile.
[31] IFC and ALCB Fund Invest in West Africa's First Gender Bond, Issued by Ecobank Côte d'Ivoire, The African Development Bank Joins Côte d'Ivoire's International Women's Day Celebrations | African Development Bank Group, Senegal: Banque Atlantique supports financial inclusion in partnership with EIB and EU (accessed 10 April 2025).
[32] Georgetown Institute for Women, Peace and Security (2023) Women Peace and Security Index 2023/24
[33] UN Women (2024) Global Database on Violence against Women

and managed—an increase of nearly 12 % compared to 2022[34]. While national data on workplace sexual harassment are limited, the context of high overall GBV prevalence and weak reporting mechanisms suggests that harassment of women in the workplace remains under-recognised and under-addressed and the widespread culture of impunity and limited access to justice further compound these risks.

The law mandates non-discrimination based on sex in employment and requires equal pay for women and men for work of equal value. The legal framework also provides women with legal protection against sexual harassment in the workplace. In addition, the Labour Code provides for employed mothers up to 14 weeks of maternity leave paid at full pay.

Violence and harassment against women are prohibited by the Penal Code (Articles 383, 394 to 397, 403 to 412, and 409), and Law No. 98-756, amending and supplementing the Penal Code specifically punishes sexual harassment. However, no provisions could be found imposing responsibilities to employers to prevent and address such offenses or to establish other gender-related policies.

DOMINICAN REPUBLIC

Women in the economy

Women face considerable asymmetries in the labour market, including lower participation rates and higher unemployment compared to men. These disparities are more pronounced in rural areas, where traditional gender roles and limited access to resources further hinder women's access to decent jobs in manufacturing and agriculture.

The poverty rate for women in rural areas is significantly higher than for men, with the gender gap being particularly pronounced in agricultural communities. According to the National Statistics Office (ONE), in 2023, for every 100 men living in poverty, there were 137.7 women in the same situation. This shows how gender considerations increase the chances of being poor, especially in rural areas.

The female share of the country's labour force has continuously increased to 41.4% in 2023. However, the latest National Multipurpose Household Survey (ENHOGAR 2021) reports that women spend an average of 17.8 hours on unpaid domestic work, while men spend an average of only about half of this amount, notably 8.8 hours. This unequal distribution of time use has a direct impact on women's opportunities to access and remain in the labour market on equal terms. In 2023, the informal employment rate for women was 51.1%, which is lower than that of men (59.0%). As regards women's participation in leadership, women held 54.0% of senior and middle management positions in the formal economy.

Occupational and sectoral analysis

Across the economy, and in line with the global distribution of men and women across industrial sectors, the highest participation of women is found in service activities, such as accommodation and food services with 47.5% women employees, and information and

[34] UN Women (2025) Cote d'Ivoire Progress Notes

communications.[35] Women's participation in the agricultural sector is notably low. As of 2023, only 1.3% of employed women worked in agriculture, forestry, and fishing, compared to 11.4% of employed men. This significant disparity highlights the underrepresentation of women in agriculture.

When it comes to the industrial labour force, according to ILO data, women only constitute 30.9% of employees. In the water supply sector, women represent 24.7% of the labour force. Data on the electricity supply sector is not available.

In terms of STEM jobs in manufacturing, in 2023, men held 58.8% of positions, indicating a more balanced gender distribution than the global average. However, in water supply and waste management, men accounted for 91.5% of STEM employment.

In the period 2016-2022, manufacturing (both local and in free trade zones), was the economic subsector with the highest increase in women's share of total employment, followed by agriculture and livestock. Notably, this increase has been higher in the formal than in the informal sector. This led to a reduction of the gender gap in manufacturing in the formal sector, while it has widened in the informal sector.[36] Within the top four local manufacturing activities (food, metal products except machinery and equipment, furniture and beverages) accounting for 61% of local manufacturing employment in 2022, the only activity of high relevance for female employment is the low-technology sector of food manufacturing, which generated more than a third of all female employment in local manufacturing (34.7%).[37]

Within the remaining manufacturing sectors, female employment only predominates in textiles and garments (61% of employment). In the manufacture of pharmaceutical products and manufacture of motor vehicles and trailers – a high tech and a medium-high tech sector – women represent a percentage of 55.5% and 52.9%, respectively, of the employed workforce. The remaining sectors are characterized by stronger male employment. In 2022, the construction sector employed the highest number of men with 82.6%, followed by the water supply sector with 73.8%.

The occupational groups in local manufacturing with the highest ratio of men can be found towards both the top and the bottom of income levels, notably among managers and administrators (almost four times more men than women) but also among operators and drivers, as well as for skilled farmers / stockbreeders, and operators / craftsmen, where in both groups men exceed women more than seven-fold. Meanwhile, occupational groups with gender parity or closer to gender parity are office employees, mid-level technicians, service workers, unskilled workers and professionals.

In the formal manufacturing sector, women earned 7.1% less per hour than men. However, in the water supply sector, women earned 46.4% more per hour than men – a particularly wide gap that can be explained by the larger representation of men in in positions that mainly involve physical work and require vocational training or apprenticeships rather than a tertiary degree.[38] In the

[35] Oficina Nacional de Estadística (ONE), resultados de la Encuesta Nacional de Actividad Económica (ENAE) 2023.
[36] Ibid.
[37] Ibid.
[38] ILO data.

informal manufacturing sector, the picture is more dire, with a gender pay gap in average hourly earnings of 19.1% in 2022, a gap that has more than doubled since 2016.

Women's entrepreneurship and access to finance

In the Dominican Republic, women can undertake entrepreneurial activities in the same way as a man (Código Civil, Arts. 213, 217 and 218), and discrimination in access to credit based on gender is specifically prohibited (Reglamento de protección al usuario de los productos y servicios financieros de 2015, Arts. 4(h), 5(i) y 24(f)).

79.4% of the companies have a male management. Only 13.8% of firms are led by women, and 6.7% by both genders.[39] In most economic activities, there is a majority participation of men as the highest authority in the companies, compared to women. A special case is the electricity supply sector, where 100% of the companies are headed by men. Other activities with similar shares include construction (88.5%) and manufacturing (86.3%).

While male-led enterprises constitute the majority of enterprises in all sizes, their share increases with the number of employees. In fact, in the enterprises with 16-29 employees, the percentage of women-led enterprises and enterprises led by both women and men is higher, with a respective share of 17.3% and 11.1%. In the case of enterprises with 30 and more employees, 80-90% are led by a male management.

In economic terms, companies led by men tend to record higher revenues and operating expenses compared to those led by women. In particular, 36.3% of male-owned companies have revenues between RD$50 million and RD$150 million, while a notable 33.9% exceed RD$250 million. The largest proportion of women-led businesses is in the RD$10 million to RD$50 million range (42.9%), followed by the RD$50 million to RD$150 million range (27.9%), and the range of companies with revenues exceeding RD$150 million (22.3%). These figures reflect the trend toward greater female participation in smaller businesses.[40]

An interesting gender difference can be noted as regards the percentage of companies that have environmental policies; in male-led companies this percentage is 31.0% and in female companies it is 25.6%. Other indicators such as ISO 14001 certification, the internationally recognized standard for environmental management systems, are less frequent in both groups of companies. 10.1% of male-led companies have obtained this certification but only 6.4% of women-led companies. One hypothesis to explain this divergence could be the average size of companies, which is smaller in the case of women-led companies (see above).[41]

This is also in line with findings that suggest that women-led businesses apply a greener and more sustainable approach to management. As regards the use of renewable energy, where women-led companies fare significantly better than their men-led counterparts: 31.8% of women-led companies produce energy from a renewable source, compared to only 20.9% of those men-led, and 23.0% supply energy into the grid, compared to only 12.9% of those with male leadership. In line with global studies, women-led enterprises also reuse water from their processes for other purposes, notably 32.8% of female-led compared to only 22.4% of male-led

[39] Encuesta Nacional de Actividad Económica (ENAE) 2023.
[40] Oficina Nacional de Estadística (2023): Características de las empresas según el sexo de la máxima autoridad.
[41] Oficina Nacional de Estadística (2023): Características de las empresas según el sexo de la máxima autoridad.

enterprises. The same trend is also notable when it comes to recycling, where women-led businesses fare better in the separation, treatment and recycling of waste.[42]

Women-owned businesses contribute to a share of 12% of total national exports, with the majority of businesses based in the Distrito Nacional.[43] A survey by ProDominicana on the financing mechanisms of women-led businesses in2021 showed that 49% use both their own resources and financing, 23% use credit as financing, 16% have their own resources, and 12% indicated that they use credit from suppliers or customers.[44]

Policy framework

The National Plan for Gender Equality and Equity III (2020-2030) has a strategic objective of promoting equal participation of women and men in the labour market, reducing female unemployment, informal work, wage inequality and other forms of gender discrimination in the labour market. It also incorporates, for the first time, objectives on environmental action, disaster risk reduction management and climate change.

In addition, the National Employment Plan of the Dominican Republic (PLANE2022) was updated in 2022 with the objective to generate 600,000 new decent, quality, sustainable and inclusive jobs with a gender equality approach. Specifically, women are the main beneficiaries of business development support, benefiting from more than 61.5% of financing granted to MSMEs by the Dominican government through the PROMIPYME Programme in the first quarter of 2024.

With regards to agriculture, the Dominican Republic introduced the National Gender Equality Policy in the Agricultural Sector in November 2024 to address existing gender disparities affecting rural women. It aims to enhance women's participation, resources, economic security, improving working conditions, and providing technical support for rural women.

Gender equality constitutes a cross-cutting objective in the National Climate Change Adaptation Plan 2015-2030, recognizing the role of women as agents of change and encouraging their participation in transforming society toward low-carbon and resilient development. The Gender and Climate Change Action Plan specifies this commitment, including by encouraging women's participation in the development of sustainable infrastructure, and planning for technical training for rural women in environmentally friendly initiatives.

The Estrategia Nacional de Inclusión Financiera (2022-2030) puts a specific focus on enhancing women's access to financial services.

The National Export Promotion Plan, foresees the development of a strategy to increase women's participation in the prioritized goods and services export value chain, promoting gender equality and women's empowerment. Moreover, "Sumando Exportadoras", an initiative by ProDominicana, the country's export and investment promotion agency launched in 2024, aims to boost the talent and export capacity of Dominican women entrepreneurs, open doors to new international opportunities, strengthen competencies, and highlight the potential of Dominican products in the global market.

[42] Oficina Nacional de Estadística (2023): Características de las empresas según el sexo de la máxima autoridad.
[43] ProDominicana (2022): Mujeres en Exportación, 3rd edition.
[44] ProDominicana (2021): Mujeres en Exportación, 2nd edition.

The Roadmap for Closing Gender Gaps in the Dominican Republic's Local Manufacturing Industry 2025-2028 provides six objectives, supported by concrete actions, including with the aim to ensure workplaces free from gender discrimination, violence, and harassment, as well as to promote family-friendly working environments that enables shared responsibilities between men and women for family and household duties.

Law No. 488-08 stipulates that in public procurement, within the 20% allocated to MSMEs in general, 5% is reserved for women-owned MSMEs. In 2023, this objective has been exceeded, with their participation in public procurement amounting to 7.95% in 2024, exceeding the minimum 5% established by law.

Database of women entrepreneurs: The Certificación MiPymes Mujer

Created by the Ministry of Industry, Commerce and MSMEs, the certification can be requested online and provides the opportunity for women entrepreneurs to participate in the women-only window of the public procurement process for MSMEs (cf. above, Law 488-08).

Recent years saw a significant increase in the number of women registered as suppliers. As of November 2024, the General Directorate of Public Procurement (DGCP) indicated that more than 30,000 women were registered as state suppliers, with over 9,000 successfully securing contracts across various sectors. an increase of approximately one third compared to 2019.

Protection of women and gender equality at the workplace

Dominican Republic ranks 98th out of 177 countries on the Women, Peace and Security Index, with a score of 0.66[45] and has a lifetime intimate partner violence (IPV) prevalence of 28.5%[46]. In the Dominican Republic, 88.9% of legal frameworks that promote, enforce and monitor gender equality under the SDG 5 Gender Equality indicator, with a focus on violence against women, are in place. As of December 2020, only 52.5% of indicators needed to monitor the SDGs from a gender perspective were available, with gaps in key areas, in particular: labour market indicators, such as the gender pay gap. In addition, many areas – such as gender and poverty, physical and sexual harassment, women's access to assets (including land), and gender and the environment – lack comparable methodologies for regular monitoring[47].

Almost four out of ten (39%) companies indicted to have gender policies or are planning to establish them soon, and close to 11% have a Gender Equality Committee, which constitutes a prerequisite for the Gender Equality Seal according to the Dominican standard NORDOM 775. Also, more than half of companies (54%) use gender-inclusive language in all or some of their vacancy announcements. Moreover, 23% indicate that they provide leadership development programmes for women, with an additional 16% planning to do so soon, and 23% of companies have provided diversity, equity and inclusion training to their staff. However, more than one company in five indicated that they provide different economic benefits for employees according to their gender.[48]

[45] Georgetown Institute for Women, Peace and Security (2023) Women Peace and Security Index 2023/24
[46] UN Women (2024) Global Database on Violence against Women
[47] UN Women (2025) Country Profiles Dominican Republic
[48] Ministry of Industry, Commerce and MSMEs of the Dominican Republic (2024): Estudio Exploratorio sobre Igualdad y Equidad de Género en la Industria de Manufactura Local. Information is based on the findings of a survey among forms conducted in the margins of the study.

61.5% of companies indicated to have, or are in the course of preparing, protocols to prevent, detect, and address harassment and violence in the workplace, and more than half (52%) provided training on preventing violence and harassment in the workplace.[49]

Women are entitled to 12 weeks of fully paid maternity leave. Payment is covered jointly by the employer and, under certain conditions, the Social Security system. It is also prohibited to dismiss a woman during pregnancy or within 3 months after returning from maternity leave, unless just cause is recognized by the Labour Ministry (Labour code, Article 233–235). As regards paternity leave, the 2 days entitled to private sector employees were annulled by the Constitutional Court in 2023 because the duration was deemed unreasonable. A new law is pending. Paternity entitlement for public sector employees was increased to 15 working days in June 2022. In practice, a survey has shown that 41% of companies provide additional parental leave provisions, exceeding those mandated by national law. Also, 26% of companies with more than 50 employees have a lactation room.[50]

The Labour Code explicitly prohibits sexual harassment in the workplace (Art. 47) and prohibiting employers from taking actions against the worker that may be considered sexual harassment, or from supporting or failing to intervene if their representatives do so. Art. 88 stipulates that when the worker engages in "acts or attempts of violence" during working hours, this constitutes a cause for dismissal. Likewise, INDOCAL's NORDOM 775 standard requires the prevention of and response to sexual harassment and gender-based violence in the workplace among the dimensions to be covered by a company's internal policies. At the same time, 21.3% of women surveyed aged 15 or older who were ever employed experienced workplace violence at some point in their lives, and 8.7% in the last 12 months.[51]

ECUADOR

Women in the economy

In Ecuador, the labour force participation rate among women is 52.5%, compared to 76.7% among men in 2023. Since 1990, female labour force participation has increased. Compared with labour force participation in the upper middle-income countries' group, the gap between men and women is higher in Ecuador. As a share of the total labour force, women constituted 41.2%, ranging slightly above the global average. In the last 35 years, this ratio has remained relatively stable. In 2024, women held 39.1% of senior and middle management positions. The female share of employment in senior and middle management is one of the highest of all countries for which data is available. The informal employment rate for women was 70.9%, which is higher than that of men (67.1%, data for 2024).

Recent data is not available for Ecuador for the proportion of time spent per day on unpaid domestic and care work by sex.

[49] Ibid.
[50] Ibid.
[51] Encuesta Experimental sobre la Situación de las Mujeres (ENESIM 2018).

Occupational and sectoral analysis

The share of women in agriculture, forestry and fishing constitutes 38.9%, and their share in the industrial labour force amounts to 36.8% (2024). In the electricity supply sector, their representation is significantly lower: women represent only 22.1% of the labour force. In the water supply sector, they only constitute a mere 13.1%.

In 2024, in manufacturing, men made up 76.1% of STEM jobs; in electricity and gas, 95.9% of STEM roles were held by men; in water supply and waste management, men accounted for 94.2% of STEM employment.

Data on the gender distribution by sex, occupation and economic activity is only partially available. However, at managerial level, it is notable that men constitute 54% of managers in manufacture of wearing apparel, and 58% in the electricity, gas, steam and air conditioning sector. At professional level, women dominate the manufacture of wearing apparel with two thirds of professionals being women, closely followed by manufacture of chemicals and food products.

Women's entrepreneurship and access to finance

According to the World Bank Entrepreneurship Survey of 2017 70.4% of firms reported some level of women's participation in ownership, while 17.7% of firms were majority-owned by women. Additionally, 22.9% of firms had a woman as a top manager.

Ecuador collects sex/gender-disaggregated data on business ownership, employment, and management. It is estimated that women-led businesses represent 12.1% of the country's total exporting companies.[52]

Ecuador has made significant progress in advancing women's financial inclusion. Financial inclusion has increased from just over 70 percent in 2019 to nearly 86 percent in 2023. Overall, women are more likely to utilize savings products and term deposits, with retail microcredit and simple accumulation credit accounts being particularly in demand among them. Ecuador has committed to enhancing women's financial inclusion through international initiatives such as SEPS' support for AFI's Denarau Action Plan and its commitment to the 2019 Maya Declaration, which aim to create regulatory frameworks that ensure equitable financial access for women. Movable collateral registries enable people to register alternative assets as loan collateral. This allows women, who traditionally have fewer assets to be used as traditional collateral, to access credit by using nontraditional assets.[53]

Policy framework

Ecuador's NDC mentions gender equality as a cross-cutting issue, emphasizing the need to incorporate gender perspectives into climate change adaptation and mitigation strategies. It highlights the importance of women's participation in climate-related decision-making processes and the promotion of gender-responsive climate actions.

[52] ITC (2023): ITC SheTrades Outlook 2023.
[53] AFI (2025) : The role regulators play in closing the financial inclusion gender gap: A case study of Ecuador

Ecuador's National Financial Inclusion Strategy 2020-20241 aims to increase access to traditional and digital financial services and improve the quality and adequacy of financing for small businesses. It considers women a priority group.

The Organic Law to Promote the Economy of Women Entrepreneurs published in March 2025, aims to reducing gender gaps in business and the economy and provides inter alia for the creation of exclusive financing funds, tax incentives and fiscal benefits for women-led businesses.

Financial institutions are required to collect and report sex/gender-disaggregated data on the use of financial products.

BanEcuador, the state-owned development bank, has introduced "Crédito Violeta", a targeted financial product to empower women entrepreneurs, offering loans ranging from $500 to $20,000, with terms up to 60 months for fixed assets and 36 months for working capital. The Banco Pichincha's Women Entrepreneurs Loan Program offers loans specifically designed for women entrepreneurs with favorable terms. In partnership with Banco Internacional, IFC allocated $12.5 million from a $50 million loan to expand financing for women-owned SMEs.

The Economic Complementation Agreement between Chile and Ecuador includes a chapter on trade and gender that commits parties to cooperate on women's economic empowerment and establishes a bilateral committee to monitor progress.

The Codification and Updating of Resolutions issued by the National Public Procurement Service (SERCOP), published in Official Registry No. 245 on January 29, 2018, outlines incentives for suppliers with significant female participation (Article 336): Additional points may be awarded to suppliers demonstrating substantial involvement of women, such as having at least 65% female participation.

Resolution RE-SERCOP-2018-0000092, stipulates that in procurement evaluation criteria up to 5 additional points will be awarded to the bidder company's score if it is comprised of at least 65% women during the last six months prior to the tender process. The National Public Procurement Service (SERCOP) also maintains a database of suppliers broken down by gender. Between January and October 2021, 15.3% of suppliers were companies run by women.[54]

Protection of women and gender equality at the workplace

Ecuador ranks 106th out of 177 countries on the Women, Peace and Security Index, with a score of 0.65[55] and has a lifetime intimate partner violence (IPV) prevalence of 40.4%[56]. In 2023, Ecuador recorded 584 violent deaths of women due to gender-based reasons. The country faces challenges related to human trafficking, with 475 victims recorded between 2019 and 2022, primarily women aged 19 to 29[57]. In 2019, 20.1% of women aged 15 years or older experienced some type of lifetime violence in the workplace, of which 17.2% suffered psychological violence,

[54] SERCOP (2023): Informe Preliminar de Rendición de Cuentas 2022.
[55] Georgetown Institute for Women, Peace and Security (2023) Women Peace and Security Index 2023/24
[56] UN Women (2024) Global Database on Violence against Women
[57] ONU Mujeres Ecuador (April 2024). "Alerta de género ante la declaración de conflicto armado interno. Ecuador, marzo 2024 (Gender Alert in Response to the Declaration of Internal Armed Conflict. Ecuador, March 2024)"

6.8% sexual violence and 1.2% physical violence, majority of them did not report for fear of retaliation[58].

The law mandates non-discrimination based on gender in employment. The law requires equal pay for women and men performing work of equivalent value. The legal framework provides women with legal protection against sexual harassment in the workplace. Ecuador offers fully paid parental leave to mothers and fathers. Maternity leave lasts 12 weeks and paternity leave lasts 10 days.

INDIA

Women in the economy

India's female labour force participation rate remains low by global and regional standards. Only 31.2% of women but 76.8% of men aged 15 and above – thus more than double – participated in the labour force in 2023. Women in India perform nearly twice as much unpaid care and domestic work than men, severely limiting their ability to engage in paid employment. Women spent about 34% of their day on such activities, compared to 17.9% spent by men.[59]

In 2023, the informal employment rate for women amounted to 92.1%, which is higher than that of men (87.2%). Within the formal sector, women held 12.7% of senior and middle management positions in 2023.

India has doubled account ownership at a financial institution or mobile money service from 2011 to 2021 to 77.5% and fully eliminated the respective gender and income gap. However, there is a gap of 13 percentage points between men and women using digital payments (World Bank Global Findex). Gaps also remain in credit access and asset ownership, particularly among rural and lower-income women.

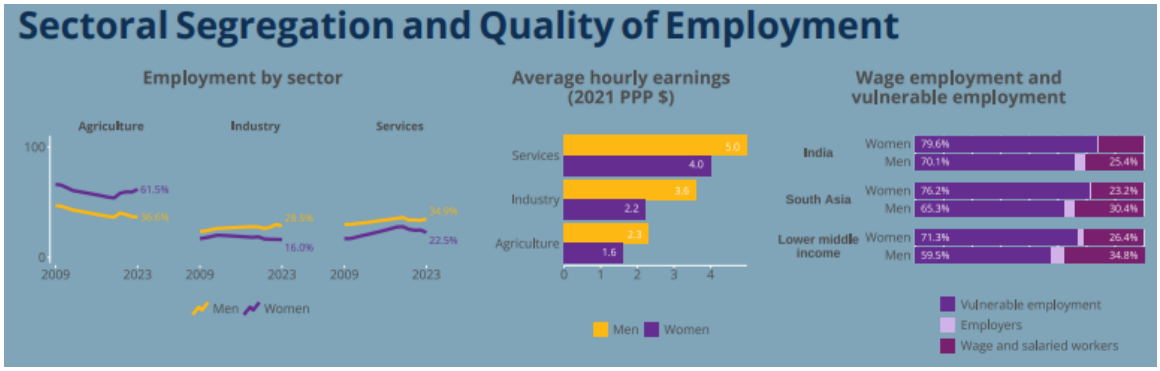
Occupational and sectoral analysis

Within the population segment participating in the labour force, more than 6 out of 10 (61.5% in 2023) of women were employed in agriculture, but only 15.6% of agricultural landholders in India were women (2015). At the same time, only 16% of the female labour force was employed in industry and 22.5% in services. The corresponding distribution among men is significantly more equal.

Gender pay gaps are most pronounced in the industrial sector. Also, in India, both the ratio of women in vulnerable employment as well as the respective gender gap exceeds both the subregional average and the average among fellow lower middle-income countries.

[58] INEC (2019) Encuesta Nacional sobre Relaciones Familiares y Violencia de Género contra las Mujeres
[59] Ministry of Statistics & Programme Implementation of India (2025): Time Use Survey 2024, Fact Sheet.

Figure 3: Gender Data on sectoral segregation and quality of employment, India



Source: World Bank Gender Data Portal - India Gender Landscape Brief (accessed 10 April 2025).

In manufacturing, women are primarily concentrated in low-paid, labour-intensive sectors such as textiles, garments, and food processing. Despite their large numbers, women workers in these sectors face significant wage gaps and poor working conditions, particularly in the informal segment. Within relevant industries, it is interesting to note that the manufacturing labour force consists of less than one third, or 31.4% women. In the electricity supply sector, women represent a mere 4.7% of the labour force, while in the water supply sector, they constitute 18.6%. Women comprised 21% of the workforce in the distributed solar PV sector in India.[60]

Men further largely dominate STEM jobs in relevant industrial sectors. In 2023, in manufacturing, men made up 91.4% of STEM jobs, reflecting a strong male representation; in electricity and gas, 96.8% of STEM roles were held by men; in water supply and waste management, men accounted for 92.4% of STEM employment.

The occupational gender segregation is also evident in income levels where gender pay disparities persist across sectors. When it comes to hourly earnings, data shows that in manufacturing, women earned 29.1% less per hour than men; in electricity, women earned 10.5% less per hour than men; in water supply, women earned 51.1% less per hour than men – a particularly wide gap.

The higher representation of men across relevant industries is prevalent across all relevant subsectors and occupations with relatively high average wages. Interestingly, in India, even subsectors such as manufacturing of food and beverages, apparel and pharmaceuticals have a very low percentage of women compared to other countries.

Female representation in senior and middle management positions across relevant subsectors is mostly under 10%. The few outliers that are closest to gender equality, despite by no means reaching it, are managers in some manufacturing subsectors, notably the wearing and apparel sector whose managers consist of 42% women, and managers in the chemicals and chemical products with a share of 37% women. In the formal agricultural sector, managers in crop and animal production with a share of 29% women constitute a notable exception.

Women's entrepreneurship and access to finance

India has a growing base of women entrepreneurs, though challenges remain. Women-led businesses are often micro-scale, home-based, and concentrated in traditional sectors.

[60] IRENA (2024): Decentralized Solar PV: A Gender Perspective.

According to the World Bank Enterprise Survey 2022 conducted in India across SMEs with at least five employees, only 6.8% of firms have a woman as top manager, and only 3.9% of firms have a woman among its owners. It is notable that medium and large firms have a higher ratio of both female management and co-ownership compared to small enterprises in the sample.

The Small Industries Development Bank of India (SIDBI), which is the Principal Financial Institution for Promotion, Financing and Development of the MSME sector, plays a pivotal role in enhancing access to finance for women-led SMEs in India. SIDBI aims to empower women-owned businesses through a combination of direct lending, refinancing and capacity-building through initiatives such as Stand-Up India and the Women Entrepreneurship Platform. However, uptake has been uneven due to persistent barriers including lack of collateral, gender bias, and limited networks.

India has doubled account ownership at a financial institution or mobile money service from 2011 to 2021 to 77.5% and fully eliminated the respective gender and income gap. However, there is a gap of 13 percentage points between men and women using digital payments (World Bank Global Findex). Gaps also remain in credit access and asset ownership, particularly among rural and lower-income women.

Research by the IFC indicates that women entrepreneurs face greater challenges in accessing bank credit compared to men. Factors contributing to this include a limited focus on the needs of women-owned businesses, leading to the development of financial products and processes that are not always well-suited to this segment. Additionally, barriers such as limited entitlement to immovable or movable property further restrict women's access to finance.[61]

Policy framework

India's Constitution guarantees equality before the law and prohibits gender-based discrimination. Flagship policy documents such as the National Policy for Women (2016 draft) and the National Mission for Empowerment of Women set the agenda for gender-responsive development.

India's updated Nationally Determined Contribution 2022 and the National Action Plan on Climate Change reference gender, though more as a guiding principle than an operational strategy. Gender mainstreaming across ministries and schemes is encouraged but often limited in practice by lack of capacity and enforcement.

The Public Procurement Policy for Micro and Small Enterprises (MSEs) Order, 2018 mandates that 25% of annual procurement by central government ministries, departments, and public sector undertakings be sourced from MSEs. Within this 25%, 3% is specifically earmarked for women-owned MSEs. Despite the policy's provisions, actual procurement from women-owned MSEs has been below the targeted 3%. Challenges include lack of awareness, registration hurdles and capacity constraints at firm level.

Though a centralized, publicly accessible national database for women entrepreneurs is not yet available, the Udyam Portal introduced by the Ministry of MSME collects sex/gender-disaggregated data on registered enterprises,.

[61] IFC (2014): Improving access to finance for women-owned businesses in India.

Protection of women and gender equality at the workplace

India ranks 128th out of 177 countries on the Women, Peace and Security Index , with a score of 0.595[62] and has a lifetime intimate partner violence (IPV) prevalence of 29%[63]. Despite the enactment of the Sexual Harassment of Women at Workplace Act in 2013, GBV remains prevalent. In the garment industry, reports indicate worsening abuse among female workers[64].

India's labour law reform has led to the consolidation of previous legislation into four Labour Codes. The Code on Wages (2019) reaffirms equal pay for equal work, while the Code on Social Security (2020) extends maternity benefits and aims to enhance coverage for informal workers. India's labour laws also provide for non-discrimination, equal pay, and maternity benefits. The Maternity Benefit (Amendment) Act, 2017 extended paid maternity leave to 26 weeks. However, implementation is limited, especially in informal sectors where most women work. Male government employees are entitled to 15 days of paternity leave. However, no comparable provision is foreseen for the private sector. The Sexual Harassment of Women at Workplace (Prevention, Prohibition and Redressal) Act, 2013 mandates all workplaces with 10 or more employees to develop and communicate a sexual harassment policy, conduct regular awareness sessions and employee training, and establish an Internal Complaints Committee. Enforcement, however, is inconsistent, especially in small enterprises and informal sectors.

In the banking sector, regulators such as the Reserve Bank of India (RBI) encourage inclusive workplace practices and gender balance in leadership, though no binding requirements exist. Public sector banks have adopted internal policies on anti-harassment, flexible work arrangements, and childcare support, but data on uptake and effectiveness is limited.

MEXICO

Women in the economy

In Mexico, the labour force participation rate among women is only 47.3% while 77.5% of men participated in the labour force in 2023, constituting a significant gender gap compared to other countries in the region and to the upper middle-income countries.

The country's female share of the labour force (as a percentage of the total labour force) has increased to 40.1% in 2023. In 2023, women held 38.9% of senior and middle management positions. The informal employment rate for women was 56.4%, which is higher than that of men (56.3%).

In 2019, women in Mexico spent 27.8% of their day on unpaid domestic and care work, while men spent 11.1%. This indicates that women dedicate approximately 2.5 times more time than men to such tasks, highlighting a significant gender disparity.

[62] Georgetown Institute for Women, Peace and Security (2023) Women Peace and Security Index 2023/24
[63] UN Women (2024) Global Database on Violence against Women
[64] Business & Human Rights Resource Centre (2024) India: Karnataka garment workers face harsh working conditions, low wages and harassment and violence, with low rates of unionisation

Occupational and sectoral analysis

In Mexico, women's employment is moderate across all major sectors. In agriculture, women constitute 16.3% of the workforce, while in manufacturing the figure rises to 38.1%. In the electricity, gas, steam, and air conditioning supply sector, women make up 27.1%, and in water supply, sewerage, and waste management activities, the share stands at 21.5%.

Gender pay gaps in hourly earnings by sector is most pronounced in manufacturing where women earned 12.7% less per hour than men; in electricity, women earned 8.1% less per hour than men; in water supply, women earned 0.3% less per hour than men, indicating near-equal pay.

In 2023, in manufacturing, men made up 75.0% of STEM jobs; in electricity and gas, 86.6% of STEM roles were held by men; in water supply and waste management, men accounted for 85.7% of STEM employment.

Women's entrepreneurship and access to finance

According to the World Bank Entrepreneurship Survey of 2017, only 14.9% of firms reported some level of women's participation in ownership, which is significantly below the share of other countries in Latin America and the Caribbean. 11.2% of firms were majority-owned by women, and 15.7% of firms had a woman as a top manager.

According to Mexico's National Financial Inclusion Survey (2018) 46% of women do not have access to credit versus 40 percent of men, and in localities with fewer than 15,000 inhabitants, only 20 percent of women have formal credit versus 23 percent of men. 70 percent of women-led businesses that apply for a bank loan are turned down, 30 percent are financially restricted (versus 25 percent of those led by men), and access to financing is a major constraint for women to start a business and the main reason why their businesses fail.[65]

Policy framework

Mexico's NDC incorporates gender considerations by acknowledging the differentiated impacts of climate change on women and men. It outlines strategies to promote gender equality in climate actions, including the development of gender-sensitive indicators and the integration of gender perspectives in climate-related programs and projects.

The 2006 Law on Equality Between Women and Men mandates equal rights and opportunities for women and men in all spheres of public and private life. Since 2019, gender parity is mandated in all branches of government at federal and state levels.

The National Financial Inclusion Policy 2020–2024 policy emphasizes financial inclusion for vulnerable groups, including women and mandates development banks to design and operate programs or products specifically targeted to women, aiming to expand credit portfolios and increase the number of female customers through strategic measures. The Ministry of Finance, in collaboration with the Comité Interinstitucional para la Igualdad de Género en las Entidades Financieras, has published guidelines with concrete indicators to support financial institutions in integrating gender perspectives into their operations.

[65] IADB (2020): Financial innovation to support women-led businesses.

Mexico's first gender bond, issued by the national development bank FIRA, aims to finance projects led by women in rural areas, particularly in agriculture, fishing, forestry, agri-food, and rural sectors. The bond promotes women's participation in the labour force and improves their access to financial services. The National Institute of the Entrepreneur (INADEM) and the National Women's Institute (INMUJERES) developed programmes to provide guarantees for loans made by banks to women-led SMEs which aim to incentivize banks to offer credit to women entrepreneurs at more favourable terms.

Protection of women and gender equality at the workplace

Mexico ranks 142th out of 177 countries on the 2023 Women, Peace and Security Index, with a score of 0.55[66] and has intimate partner violence (IPV) prevalence of 24.6%[67]. A survey by INEGI conducted in 2021 found that 96% of women in Mexico City have experienced some form of sexual harassment in public spaces and 28% at the workplace, with 92% of them did not report or seek help. 21.7 % of women surveyed experienced some form of employment discrimination based on gender in the 12 months prior to the survey[68].

Mexico's Federal Labour Law (Ley Federal del Trabajo) prohibits discrimination and mandates that employers treat employees with due consideration, avoiding mistreatment by word or conduct. While the law does not explicitly define sexual harassment, it encompasses behaviours that can be interpreted as such. Employers are encouraged but not mandated to implement measures to prevent and address workplace harassment, including establishing internal policies and procedures for handling complaints.

Female employees are entitled to 12 weeks of paid maternity leave. This leave is fully paid at the employee's salary level and is covered by the Mexican Social Security Institute. Male employees are entitled to five working days of paid paternity leave upon the birth or adoption of a child. This leave is also fully paid, but to be funded by the employer.

NIGERIA

Women in the economy

Nigeria has a track record of gender equality within the formal labour force, with a current record high of 48.4% (2023) female share. The labour force participation rate among women is 80.8% and 84.5% among men. In 2023, the informal employment rate for women was 96.4%, which is significantly higher than that of men (89.6%).

In 2019, women held 31.4% of senior and middle management positions, which increased to 65.8% in 2023, thus indicating that Nigeria moved from about one third to around two thirds in just a few years and suggesting that women hold the vast majority of leadership positions.

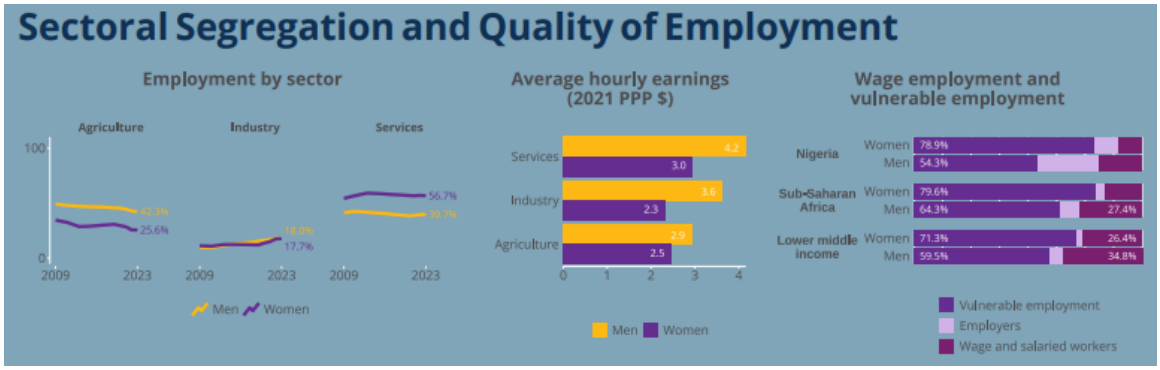
Data is not available for Nigeria for the proportion of time spent per day on unpaid domestic and care work by sex.

[66] Georgetown Institute for Women, Peace and Security (2023) Women Peace and Security Index 2023/24
[67] UN Women (2024) Global Database on Violence against Women
[68] INEGI (2021) Violence against women in Mexico

Occupational and sectoral analysis

In Nigeria, women are nearly absent from the energy sector, while the manufacturing sector stands out with especially high female participation at 60.8% and agriculture sees a moderate 35.6% of women. In sharp contrast, the electricity sector, shows an especially low rate of just 3.7% women. The water supply and waste management sector shows moderate 26.6% female participation rate. Women comprised 35% of the workforce in the distributed solar PV sector in Nigeria.[69]

Figure 4: Gender Data on sectoral segregation and quality of employment, Nigeria



Source: World Bank Gender Data Portal - Nigeria Gender Landscape Brief (accessed 10 April 2025).

In 2019, in manufacturing, men made up 82.5% of STEM jobs; in electricity and gas, 74.9% of STEM roles were held by men. Data per sex, economic activity and occupation is scarce. However, in 2019, only 25% of managers in manufacturing of food products, 29% in beverages, 35% in textile and 37% in wearing apparel were men, showing a strong female representation at leadership levels in these sectors, significantly beyond women's representation in senior and middle management positions across the economy. On the other hand, 91% of managers in the manufacturing of wood products were men, indicating a significant gender segregation in leadership – and based on indicative data, also at lower levels – across sectors.

Gender pay gap data per sector is not available.

Women's entrepreneurship and access to finance

The most recent available national data from the World Bank Enterprise Survey already dates back to 2014. In this year, 16.2% of firms reported some level of women's participation in ownership, while 13.2% of firms were majority-owned by women. Additionally, 13.9% of firms had a woman as a top manager.

Access to finance remains a challenge and ranks among Nigeria's entrepreneurs' top concerns, particularly for women entrepreneurs. More female-led than male-led firms identify access to finance as a major constraint (52% vs 30%), and 56% of female entrepreneurs indicated that their most recent loan application got rejected, as compared to 17% of male entrepreneurs. While women business leaders show significant interest in taking loans, they receive a smaller allocation of bank credit compared to men. A World Bank survey found that while up to 92% of WSMEs were interested in obtaining formal financing, only 11% of the surveyed banks' MSME loan portfolio was going to women-led businesses. Roughly 46% of women-led SMEs (WSMEs)

[69] IRENA (2024): Decentralized Solar PV: A Gender Perspective.

in Nigeria have no loan history with a financial institution. While 31.4% of women in Nigeria borrow in some capacity to finance their business, only 3.7% borrow from formal financial service providers.8 Gender gaps in access to credit play a central role in explaining the gender gap in business performance. A major contributing factor to gender gaps in access to credit are gender inequalities in ownership of assets that can serve as collateral. [70]

Policy framework

The 2023 Women's Economic Empowerment Policy aims to enhance women's participation in the economy by improving access to finance, promoting entrepreneurship, and increasing involvement in emerging sectors like renewable energy and sustainable agriculture. It also emphasizes gender mainstreaming across government programs and includes a detailed action plan for implementation and accountability.

Nigeria's NDC explicitly addresses gender issues, recognizing the vulnerability of women to climate change impacts. It proposes measures to empower women through capacity-building initiatives and access to climate finance. The NDC also emphasizes the inclusion of women in climate governance structures to ensure their active participation in policy formulation and implementation.

As part of the National Social Investment Program, the Government Enterprise and Empowerment Program offers microloans to women, youth, and smallholder farmers, facilitating the growth of small businesses and agricultural ventures. Recognizing that many Nigerian women lack traditional forms of collateral, the Central Bank of Nigeria has developed the MSME Development Fund, with 60% of the fund allocated to women-owned enterprises. Participating Financial Institutions are encouraged to accept alternative forms of collateral, including third-party guarantees backed by financial assets. For startups, acceptable collateral can include educational certificates and a guarantor, making it more accessible for women entrepreneurs to secure financing. To further address collateral challenges, the Central Bank of Nigeria established the National Collateral Registry (NCR) through the Secured Transactions in Movable Assets Act, 2017. This registry allows individuals and businesses to use movable assets—such as equipment, inventory, and receivables—as collateral for loans. This initiative significantly benefits women entrepreneurs who may not have access to traditional immovable assets. The First City Monument Bank's SheVentures programme provides interest-free loans, training, and mentoring to women-owned SMEs. FCMB has also secured funding to support agribusiness and renewable energy sectors, allocating a significant portion to women-led enterprises.

Nigeria is promoting policies that encourage government and private sector procurement from women-owned businesses, thereby expanding market opportunities for female entrepreneurs.

[70] World Bank: From Collateral to Cashflow: Expanding access to finance for Nigeria's female business owners.

Protection of women and gender equality at the workplace

Nigeria ranks 162nd out of 177 countries on the 2023 Women, Peace and Security Index, with a score of 0.47[71], and has a lifetime intimate partner violence (IPV) prevalence of 22.3%[72]. Research from 2012-2017 indicated an increase in reported incidents of harassment within the Nigerian banking sector. Different studies found that 80.8% of the respondents were sexually harassed and 94.2% respondents agreed that female marketers face numerous risks in in carrying out and maintaining their roles.[73]

While Nigeria's federal legal framework lacks legislation specifically addressing workplace sexual harassment, constitutional protections and proactive judicial interpretations provide avenues for redress. In addition, state-level laws, particularly in the Federal Capital Territory, have started to fill this gap. Also, the National Industrial Court of Nigeria (NICN) has acknowledged sexual harassment as a form of gender-based discrimination. In the case of Ejike Maduka v. Microsoft Nigeria Ltd, the court held the employer accountable for failing to address reported harassment, emphasizing the employer's duty of care.

Under Nigeria's Labour Act, female employees are entitled to 12 weeks of maternity leave, with at least six weeks postnatal, at a minimum of 50% of their regular wages, provided they have worked for the employer for a minimum of six months. There is no federal provision for paternity leave. However, some state governments and private sector employers have started to offer paternity leave voluntarily.

PERU

Women in the economy

In Peru, the labour force participation rate among women is 65.1% and among men is 80.5% for 2023. This corresponds to 45.3% of the total labour force being women (2023), reflecting similar ratios during the last two decades. In 2023, women held 38.6% of senior and middle management positions.

The informal employment rate for women was 74.3%, which is higher than that of men (69.5%).

Data is not available for Peru for the proportion of time spent per day on unpaid domestic and care work by sex.

Occupational and sectoral analysis

With 40.7%, the percentage of women in the manufacturing sector is only slightly lower than that in the overall formal economy. In the electricity supply sector, women represent 32.2% of the labour force, while in the water supply sector, they constitute 34.7%.

In Peru, women's participation in employment is relatively even across the observed sectors. In agriculture, women make up 41.8% of the workforce, and in manufacturing, 40.5%. The

[71] Georgetown Institute for Women, Peace and Security (2023) Women Peace and Security Index 2023/24
[72] UN Women (2024) Global Database on Violence against Women
[73] J.O. Okebiorun, Ojeomogha Tawakality Oluwakemi (2022) Gender-Based Violence at Workplace: The Nigerian Experience

electricity, gas, and steam sector has a female share of 30.1%, and the water supply and waste management sector records 28.3%.

The gender pay gap in average hourly earnings ranges below ten percent within each sector; the only outlier is the water supply sector, where women earn close to a quarter (22.8%) less per hour than men.

In 2023, in manufacturing, men made up 75.6% of STEM jobs; in electricity and gas, 79.2% of STEM roles were held by men; in water supply and waste management, men accounted for 93.2% of STEM employment.

Women's entrepreneurship and access to finance

According to the World Bank Enterprise Survey conducted in 2023, 55.3% of firms reported some level of women's participation in ownership, while 18.2% of firms were majority-owned by women. Additionally, 22.4% of firms had a woman as a top manager.

While the banking system is increasingly interested in targeting small business clients, women remain underserved by banks in Peru. Only a quarter of women have saved at a financial institution in the last year, and banks currently finance only about 20 percent of the working capital needs of women-owned formal small and medium enterprises.[74]

Policy framework

The National Strategy for Women Entrepreneurs, established by Supreme Decree No. 012-2022-MIMP, aims to promote women's economic autonomy by addressing structural gender gaps and fostering sustainable livelihoods. Additionally, the Framework Law on Climate Change (Law No. 30754) and the National Climate Change Strategy incorporate gender considerations, though the integration varies across policies.

At the same time, Peru has demonstrated a proactive approach by developing a Gender and Climate Change Action Plan, aiming to integrate gender perspectives across various sectors. This initiative underscores the country's commitment to addressing gender disparities within the context of climate action. However, the lack of comprehensive data on women's participation in green industries impedes effective policy implementation. Also, Peru's institutional architecture still lacks mechanisms for sustained cross-sectoral coordination between ministries responsible for production, environment, and gender equality[75].

In collaboration with IDB Invest and COFIDE, BBVA Peru issued a $200 million social bond to expand credit access for women-led micro and small enterprises. This initiative includes performance-based incentives and advisory services to strengthen BBVA's strategy in supporting women entrepreneurs.

The Collective Benefit and Interest Companies Law enacted in 2021 establishes a certification program for organizations demonstrating social and environmental responsibility, encouraging enterprises, including those led by women, to align with green economy principles.

[74] IADB (2014): Peru is among best countries for women entrepreneurs but can do more
[75] UNIDO & UN Women (2023): Policy Assessment of the Economic Empowerment of Women in Green Industry

Protection of women and gender equality at the workplace

Peru ranks 73rd out of 177 countries on the 2023 Women, Peace and Security Index, with a score of 0.72[76], and has a lifetime intimate partner violence (IPV) prevalence of 31.2%[77]. A recent survey conducted among workers in the service sector, including finance and trade, indicated that half of surveyed participants reported incidents of verbal abuse, physical violence and degrading treatment[78].

SERBIA

Women in the economy

In Serbia, the labour force participation rate among women is 49.9% and among men 65.4% for 2023. Compared with labour force participation in the upper-middle income group, this gap between men and women is lower.

Zooming in on the percentage of the labour force composed of women, this amounts to 46.3% (2023), reflecting both a high percentage of women as well as a slight increase in the last decade.

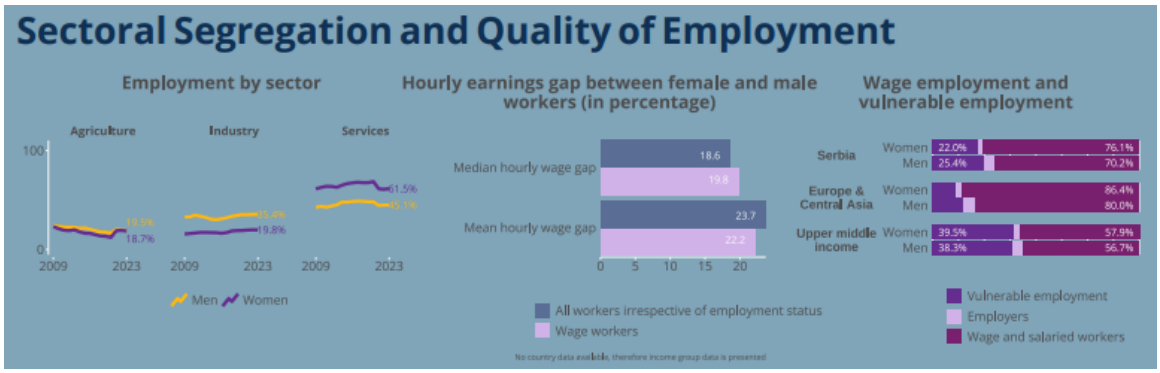
In 2023, the informal employment rate for women was 19.3%, which is higher than that of men (16.6%). When it comes to unpaid care work, women spend more than twice as much time on unpaid domestic and care work than men on such tasks (19.2% vs. 8.7%, data from 2015).

In 2023, women held 37.1% of senior and middle management positions.

Occupational and sectoral analysis

In Serbia, women are moderately represented across the four analyzed sectors. In agriculture, forestry and fishing, women constitute 44.2% of the labour force, and the manufacturing sector, the constitute 41.5%, thus a slightly lower representation than in the overall economy but significantly higher than in the electricity and water supply sectors. However, in the electricity supply sector, women represent only 24.1% of the labour force, while in the water supply sector, they constitute 27.2%.

Figure 5: Gender Data on sectoral segregation and quality of employment, Serbia



Source: World Bank Gender Data Portal - Serbia Gender Landscape Brief (accessed 10 April 2025).

[76] Georgetown Institute for Women, Peace and Security (2023) Women Peace and Security Index 2023/24
[77] UN Women (2024) Global Database on Violence against Women
[78] UNI Americas (2024) "Diagnosis on the impact of third-party violence in the service sector in Peru"

In 2019, in manufacturing, men made up 69.4% of STEM jobs; in electricity and gas, 85.5% of STEM roles were held by men; in water supply and waste management, men accounted for 73.2% of STEM employment.

Women's entrepreneurship and access to finance

The World Bank Enterprise Survey of 2024 revealed that 27.4% of firms reported some level of women's participation in ownership, while 16.9% of firms were majority-owned by women. Additionally, about one in five, or 20.9%, of firms had a woman as a top manager.

Women face multiple challenges in access to finance, due to less property ownership, fewer opportunities for networking, poor access to services and information, lack of digital literacy, and double burden of household chores[79]. Micro-businesses, which are a sector with a bigger share of women than in other sectors, are the ones that struggle most to secure external funding. Micro-businesses can be virtually invisible for the commercial banking sector, especially if organized in the form or sole proprietors. Also, loans are often conditioned by providing real-estate collateral, which is something that women still have less control than men do. Even when the use of machinery and similar business assets as collateral is allowed, women tend to operate in the capital non-intensive sectors, meaning that they have less chance to use their fixed assets as the collateral[80].

Policy framework

Serbia's Law on Gender Equality (2021) mandates equal opportunities for women and men, including in economic activities. The Strategy for Gender Equality (2021–2030): outlines objectives to enhance women's economic empowerment, including support for female entrepreneurship, especially in rural areas and green sectors.

Serbia's NDC acknowledges the importance of gender equality in climate action by highlighting the inclusion of gender perspectives in environmental protection, the circular and green economy, and information technologies as well as digital economy.

Protection of women and gender equality at the workplace

Serbia ranks 32nd out of 177 countries on the 2023 Women, Peace and Security Index, with a score of 0.84[81] and has a lifetime intimate partner violence (IPV) prevalence of 17%[82]. The country has recorded an average of 34 femicides per year between 2011 and 2023[83], however GBV continues to manifest in various forms, including domestic violence, economic violence, and online harassment. Since 2002, combating GBV has been a priority for the Serbian government, with domestic violence criminalized and several key international conventions ratified. Serbia has developed a comprehensive legislative and strategic framework to address GBV, including

[79] UN Women (2022) "In Serbia, rural women boost their entrepreneurship skills and start their own businesses"
[80] National Alliance for Local Economic Development (NALED) for UN Women (2019) Gender Analysis of Economic Programmes and Financial Measures in Serbia
[81] Georgetown Institute for Women, Peace and Security (2023) Women Peace and Security Index 2023/24
[82] UN Women (2024) Global Database on Violence against Women
[83] Serbian Monitor (2025) BircaninovaLab: Comparing experiences on gender-based violence in Serbia and Italy

the Law on the Prevention of Domestic Violence (2016) and the Law on Gender Equality (2021), which emphasize prevention, victim protection, and mandatory reporting. The government has also established the Coordination Body for Gender Equality and the National Council for Combating Domestic Violence to oversee and monitor the implementation of these laws. Despite these efforts, the need for improved enforcement of the Istanbul Convention still persists and further coordination between sectors to enhance protection and support for victims[84].

The Labour Law prohibits sexual harassment in the workplace. Employers are obligated to take measures to prevent harassment and ensure a safe working environment. Failure to address complaints can result in legal consequences. Additionally, the Law on Gender Equality mandates equal treatment and prohibits discrimination based on gender in employment practices.

Female employees are entitled to maternity leave starting 28 days before the expected delivery date and continuing until the child reaches three months of age. This period is followed by additional childcare leave, bringing the total duration to 12 months for the first and second child. For the third and subsequent children, the combined leave extends to 24 months. During maternity leave, employees are fully compensated. The first 30 days are paid by the employer, with the remainder covered by the state. Fathers are entitled to five days of paid paternity leave, funded by the employer.

SOUTH AFRICA

Women in the economy

Despite legal protections and affirmative action policies, women remain underrepresented in formal employment and are disproportionately concentrated in low-wage, informal, and precarious work.

In South Africa, 46.9% per cent of the total labour force are women (2023), reflecting similar ratios during to the last two decades. The labour force participation rate among women is 52.9% and among men is 64.6% for 2023.Compared with labour force participation in the upper middle-income group, the gap between men and women is lower in South Africa. In 2024, the informal employment rate for women was 34.6%, which is lower than that of men (35.1%). Women held 39.3% of senior and middle management positions in 2024. However, among entities listed at the national stock exchange, there are only 26.9% women in senior positions.[85]

Data on the distribution unpaid domestic and care work from the last ten years is not available.

Sectoral and occupational analysis

In the industrial labour force, the ratio of women amounts to 37.1%. In the electricity, gas and water supply sector, they account to 25.5%. Women are heavily represented in community and social services, trade, and domestic work, while men dominate mining, construction, and manufacturing. According to 2023 Q2 data from Statistics South Africa, only 31.9% of the

[84] UNDP (2023) Integrated Response to Violence against Women and Girls in Serbia III
[85] KPMG (2023): Women in Leadership: South African Perspective.

workforce in manufacturing and 10.8% in construction are women. Meanwhile, women constitute 80.5% of workers in domestic services and 68.2% in community and social services. Women continue to face vertical segregation, with limited representation in managerial and decision-making positions. In the top listed 100 companies, women hold 29%of board positions, outperforming major G20 exchanges where the average is 20%.[86]

Women's entrepreneurship and access to finance

Women in South Africa comprise a substantial portion of entrepreneurs, particularly in the informal economy. According to the most recent data from World Bank Enterprise Survey conducted in 2020, only 10.6% of firms reported some level of women's participation in ownership, while 8.7% of firms were majority-owned by women. However, with 38.5% of firms, the percentage of firms that had a woman as a top manager is higher.

Women-owned businesses face significant challenges in accessing finance. While the World Bank survey provides comprehensive data on various aspects of the business environment, it does not offer sex/gender-disaggregated statistics on access to finance. However, broader findings indicate that access to finance remains a considerable obstacle for firms in South Africa, with 16.1% of firms identifying it as a major constraint. This suggests that women entrepreneurs, who often face additional barriers such as limited collateral and discriminatory lending practices, may be disproportionately affected[87].

Policy framework

South Africa has a well-established gender equality framework grounded in the Constitution and the Employment Equity Act (1998), which mandates equal treatment and affirmative action in the workplace, the South Africa's National Policy Framework for Women's Empowerment and Gender Equality, and the Women's Empowerment and Gender Equality (WEGE) Strategy.

The National Development Plan 2030 (NDP 2030) highlights the need to remove inequalities. South Africa's National Environmental Management Act (Act No. 107 of 1998) recognizes the important role of women and youth in environmental management and development, and significant strides have been made by the country in gender mainstreaming.

Sectoral mechanisms such as the National Green Fund and the National Strategy for Sustainable Development provide a normative basis for the integration of gender and environmental objectives. However, policy coherence remains limited, with gender and environmental ministries operating in parallel rather than through integrated strategies. Furthermore, while many government departments have gender units or focal points, these mechanisms are often under-resourced and lack influence in decision-making structures, particularly within the departments responsible for trade, industry, energy, and the environment[88].

The Industrial Development Corporation (IDC) and the Small Enterprise Finance Agency (SEFA) have dedicated facilities for women entrepreneurs, and government programs such as the

[86] Commission for Employment Equity Report 2022.
[87] World Bank (2020) World Bank Enterprise Surveys South Africa 2020 Country Profile
[88] UNIDO & UN Women (2023): Policy Assessment for the Economic Empowerment of Women in Green Industry

Women Empowerment Fund provide targeted support for female-owned SMEs. Nevertheless, barriers such as limited collateral, gender norms, and network exclusion persist.

The country offers the Broad-Based Black Economic Empowerment (B-BBEE) certification, which includes provisions for women-owned businesses.

Protection of Women and Gender Equality at the Workplace

South Africa ranks 91st out of 177 countries on the 2023 Women, Peace and Security Index, with a score of 0.69[89] and has intimate partner violence (IPV) prevalence of 21.3%[90]. South Africa has one of the highest femicide rates globally, with approximately 9 femicides per 100,000 females[91]. Reports also show that 60% of women murdered in 2020/21 were killed by an intimate partner, and conviction rates for such crimes remain distressingly low[92]. The South African government has intensified its efforts to combat GBV and femicide through various initiatives. The National Council on GBVF provides strategic leadership, ensuring a more inclusive and well-resourced approach. Legal reforms, including amendments to the Criminal Law (Sexual Offences and Related Matters Act), have expanded definitions and introduced new offenses such as sexual intimidation[93]. Despite these efforts, challenges remain in enforcement and resource allocation, highlighting the need for continued advocacy and systemic reform.

The Employment Equity Act and the Labour Relations Act prohibit discrimination on the basis of gender, ensure equal pay for work of equal value, and provide protection against unfair dismissal. Sexual harassment is addressed through the Code of Good Practice on the Prevention and Elimination of Harassment in the Workplace, issued in terms of the Employment Equity Act. While progressive on paper, enforcement remains a challenge, particularly in informal sectors and smaller enterprises.

The Basic Conditions of Employment Act mandates at least four months of paid maternity leave, although paternity leave remains limited to 10 days of unpaid parental leave under the 2018 amendments.

UZBEKISTAN

Women in the economy

In Uzbekistan, the labour force participation rate among women is 39.6%, compared to men at 72.5% in 2023. While the gap is significant, compared with labour force participation across all lower-middle income countries, the country's gender gap is smaller. As a percentage of the overall labour force in Uzbekistan, 35.5% were women in 2023, reflecting a slight but continuous annual decline since the record high of 39.7% in 1996.

In Uzbekistan, the level of financial inclusion among women is low. Only 38.8% of Uzbek women owned an account, compared with the Central Asia regional average of 56%. For men, 50.2%

[89] Georgetown Institute for Women, Peace and Security (2023) Women Peace and Security Index 2023/24
[90] UN Women (2024) Global Database on Violence against Women
[91] World Bank (2019) International homicides, female (per 100,000 female)
[92] SMARC (2024) South Africa's Femicide Crisis Persists
[93] State of the Nation, Gender-based violence

have a bank account in Uzbekistan, whereas 67% do in the region. The number of people who borrowed from a financial institution is also low, with just 4.8% of women and 10.6% of men doing so in 2021, compared to the global averages of 20.6% and 23.8%, respectively.

The internet use is among women and men is rather widespread, with 87.1% to 90.9% respectively (2023). The gender gap in the use of mobile phones or the internet to pay bills is more pronounced, with 22% of men but only 11% of women having done so in 2021.

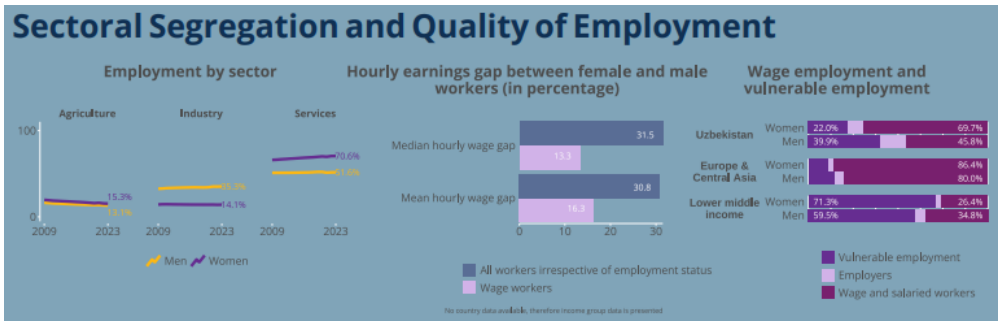
Data for the proportion of time spent on unpaid domestic and care work, informal employment, and women's representation in senior and middle management positions is not available.

Occupational and sectoral analysis

Across sectors, Uzbekistan shows both high and especially low levels of female employment depending on the sector. In manufacturing, women constitute 48.1% of the workforce, and in agriculture, 39.0%. However, women are underrepresented in electricity, gas, and steam (1.8%) and water supply and waste management (6.3%).

Data on average earnings per hour per sector and sex is not available.

Figure 7: Gender Data on sectoral segregation and quality of employment, Uzbekistan



Source: World Bank Gender Data Portal - Uzbekistan Gender Landscape Brief (accessed 10 April 2025).

Women's entrepreneurship and access to finance

In 2019, the World Bank Enterprise Surveys of SMEs showed that 25.9% of firms reported some level of women's participation in ownership, and 11.9% of firms were majority-owned by women. Moreover, 12.4% of firms had a woman as a top manager.

Women-led MSMEs constitute around 16 percent of the SME landscape in Uzbekistan. An IFC study estimates that there are over 29,000 early-stage, 23,000 stability-oriented, and almost 82,000 growth-oriented women-owned/led MSMEs in the country. Most women entrepreneurs in the sample operate within the retail and wholesale commerce space, with textiles and leather as the second-most popular industry. In terms of access to finance, the study found that 70% of women-led MSMEs not served or are underserved, with unmet financial needs around $1 billion.[94]

Due to the lack of sex-disaggregated data and the absence of a national definition of women-led/-owned businesses, more precise data on the number of women entrepreneurs, their sector concentration, and loan performance disaggregated by sex is not available. Women-owned firms

[94] IFC (2022): Market Research to Assess the Business Opportunity of Women's Markets for Financial Services in Uzbekistan.

in Uzbekistan are more likely to be micro or small and informal, and demonstrating low value-added production.[95]

Policy framework

A major initiative is the National Strategy for Achieving Gender Equality by 2030 includes various reforms, such as abolishing restrictions on women's labour in unfavourable working conditions and creating a reserve list of over 25,000 women for leadership positions in state bodies. As indicated in the Strategy, Uzbekistan further aims to increase the percentage of small and medium-sized businesses owned and run by women from 25% to 40% by 2030.

The Financial Inclusion Policy Framework focuses on developing an enabling environment to enhance women's access to finance. It includes collecting sex-disaggregated data, building skills for women-led MSMEs, allowing alternative sources of collateral, developing digital financial services focused on women-led MSMEs, and encouraging diversity and women leadership in the financial and business sectors.

Protection of women and gender equality at the workplace

Uzbekistan ranks 94th out of 177 countries on the 2023 Women, Peace and Security Index, with a score of 0.67[96]. It has taken significant steps to address GBV and sexual harassment through recent legislative reforms. In April 2023, the country enacted a law criminalizing domestic violence, including economic and psychological abuse, and introduced penalties for sexual harassment and stalking. These measures indicate progress, challenges remain in ensuring effective enforcement and support for victims. While specific legislation targeting workplace sexual harassment is limited, several companies have started implementing policies to address discrimination and harassment.

Female employees are normally entitled to 126 calendar days of paid maternity leave, during which they receive social security benefits equivalent to their regular salary. Currently, there are no legal provisions for paternity leave in Uzbekistan.

Recommendations for the TPI based on country assessment

The following entry points for the Transformation Pathway Fund (TPI) emanate from the country and sectoral assessment:

1. **Establish a gender-responsive Fund framework**

- Ensure diverse representation, approximate gender equality and gender expertise in Fund decision-making bodies;
- Adopt a Fund-wide gender equality strategy that aligns with international standards and sets clear expectations for gender integration at all levels;
- Integrate gender criteria into the Fund's investment processes, including due diligence;
- Integrate gender-relevant KPIs into the impact measurement, management and reporting approach;

[95] IFC (2022): Market Research to Assess the Business Opportunity of Women's Markets for Financial Services in Uzbekistan.
[96] Georgetown Institute for Women, Peace and Security (2023) Women Peace and Security Index 2023/24

- Set aside technical assistance (TA) funding to accompany investments with gender-integration projects and support women entrepreneurs;
- Ensure dedicated resources for implementation of the gender approach, i.e. a focal person on gender matters for the Programme, train staff and implementing partners on gender mainstreaming tools and inclusive project design.

2. Facilitate increased investment in a gender-responsive, low-carbon climate-resilient industry and agrifood systems

- Ensure all investments made by the Programme to its investees undergo gender assessments and incorporate gender-responsive safeguards;
- Where feasible, integrate gender-responsive finance strategies into TA to financial institutions, SMEs and larger companies receiving financing through gender-specific capacity building, including trainings on workplace gender equality policies, covering leadership pathways for women, inclusive hiring practices, and an enabling environment for all with zero tolerance for harassment, including sexual harassment;
- Facilitate peer-learning exchanges between companies with strong gender performance and those seeking to improve;
- Where feasible (considering the widespread lack of sex/gender-disaggregated data, particularly in the financial sector), collect gender disaggregated data, including on job creation and capacity building participation.

3. Contribute to an enabling market environment for gender-responsive low-carbon climate resilient investments

- Explore feasibility of engaging with and supporting public sector stakeholders through advocacy, capacity building, and awareness-raising efforts, including conducting gender assessments for target sectors, delivering trainings on gender mainstreaming, developing policy briefs, showcasing good practices in gender-responsive climate finance, and facilitating multi-stakeholder dialogue platforms;
- Support enhancement of investment readiness of women-owned/led businesses through targeted outreach, including awareness raising campaigns, tailored training programmes, mentorship and networking opportunities;
- Leverage and engage with women's business associations, unions, cooperatives, and gender-focused civil society organizations in the design, development, and implementation of activities.