

THE BROOKINGS INSTITUTION

WOMEN, BUSINESS AND THE LAW:

REMOVING RESTRICTIONS TO ENHANCE GENDER EQUALITY

Washington, D.C.

Wednesday, January 15, 2014

**Presenter:**

SARAH IQBAL  
Program Manager, Women Business and the Law  
World Bank Group

**Moderator:**

TAMAR MANUELYAN ATINC  
Visiting Scholar  
The Brookings Institution

**Panelists:**

GRETA SCHESSLER  
Senior Economic Policy Advisor, Office of Global Women's Issues  
U.S. Department of State

RACHEL VOGELSTEIN  
Director, Women and Girls Program, Clinton Foundation  
Fellow, Women and Foreign Policy, Council on Foreign Relations

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ANDERSON COURT REPORTING  
706 Duke Street, Suite 100  
Alexandria, VA 22314  
Phone (703) 519-7180 Fax (703) 519-7190

## P R O C E E D I N G S

MS. ATINC: Good afternoon, everyone, and welcome to Brookings. My name is Tamar Manuelyan Atinc, and I'm a visiting scholar here at the Brookings Institution, and it is my pleasure today to be chairing a fantastic panel. We're going to having a conversation about women and their ability to participate in business, given the legal framework that they face.

Although there has been a great deal of progress in ensuring gender equality throughout the world, there remain many laws and regulations that prevent or hinder women from starting businesses, navigating the workforce and fully contributing to and sharing in the prosperity of their societies. So, to provide insight into how such laws affect women's economic opportunities, the World Bank Group has recently released a report entitled "Women, Business and the Law: Removing Restrictions to Enhance Gender Equality."

This is the third of these biannual report series, and the report quantitatively compares gender based legal differences in 143 countries. The database over those years has been expanding, both in terms of country coverage, but also, in terms of the domains that are considered. I do hope that we will get an opportunity to get into a discussion after the presentation on what it takes to have a full picture of the extent to which women are able to contribute fully to their societies, and how the World Bank's efforts could be expanded and complemented, including by others.

So, what I'd like to do now is introduce our primary speaker, Sarah Iqbal, who is the principle author of the report. She will be speaking to us for about 15, 20 minutes, highlighting the main findings of the report. Sarah is a program officer with the Women, Business and the Law project in the Global Indicators and Analysis department

of the World Bank Group.

Sarah also provides guidance on the interaction of the law and women's economic activities. Her primary research interests lie in the realm of law development and gender. Sarah is a lawyer by training, and is a member of the California Bar Association.

So, I'm going to invite Sarah to come here now and provide her 15 minutes of overview of the findings of the report, and then, I will introduce our other panelists, and we'll go into a discussion among the panelists for about 30 minutes. And then, I'll turn it over to you for questions and answers. Sarah?

MS. IQBAL: Thank you, so much, Tamar, and to Brookings for having us here today to speak on this report and the topic of women's economic empowerment and how the legal and regulatory framework really fits into that. I wanted to give a bit of background history of why this report came about, and the need for this type of data collection and how it can inform work that others, including yourself, are doing.

So, this report actually started in 2008, and it came out of the Doing Business report. And basically, the question at the time was, how does the World Bank's Doing Business report integrate gender? So, how are women integrating within the Doing Business indicators? And the answer is, they're really -- they're not, because the Doing Business indicators look at the business and regulatory environment from the perspective of a firm.

So, it doesn't really matter if the owner of the firm is a woman or a man. At the level of sort of running the firm, you won't see these legal differences. Where you'll see the legal differences is to get to that level. So, women are actually stopped from having the access to collateral, the access to property -- the same legal rights that get

them to the level of entrepreneurship.

And so that's where this research really began, and we spun off looking into other areas of the legal and regulatory environment that really affect women. So, we have two main areas of focus, and that's what are the obstacles within property law, family law, that really prohibit women from entering the business and regulatory environment, and what do the labor and employment regulations look like for women?

So, things like job restrictions on women, what is the maternity-paternity parental regime like; are there gender differentiated retirement ages; are there particular things that either incentivize women from joining the labor force and starting businesses, becoming entrepreneurs, or are there things that prevent them? So, we really look at the floor and the baseline of these things.

Do woman have the same opportunities men when it comes to joining the business environment? And really, what we do is look at a very granular level at family law, at property law, at the basic obstacles and the incentives in 143 countries for women to join the business environment.

And so as Tamar mentioned, this is the third round of the report, and what we've done is really sort of gather more and more information and get feedback from stakeholders about what matters for women when it comes to joining the labor force or to starting businesses. And the way that we generate this data is we ask a series of legal rhetorical questions.

So for example, can a woman get a job or pursue a trade or profession in the same way as a man? And that's actually a legal question, because in a lot of family codes, a husband can stop his wife from working. Or, he can get her fired if he feels that it's not in the interest of the family. And we look at sort of that granular level of the law.

Can a woman register a business in the same way as a man? Or can her husband stop her from doing so? Can a woman travel outside of the home? Can she travel outside of the country? Is she required by law to obey her husband? So, these are all questions that come from specific legal codes. And on our web site, we'll actually link back to the law.

So for example, we know in the Democratic Republic of Congo, a woman cannot get a job or pursue a trade or profession in the same way as her husband. And that's because in the family code, article 442, it actually says that a husband can sort of constrict any kind of legal transaction his wife undertakes, whether it's signing an employment contract, whether it's registering a business, opening a bank account. So, these types of legal constraints.

And it's actually not that unusual. We did a time series database looking at the evolution of these types of restrictions over the past 50 years, and ironically, in a lot of developed countries, these types of marital property restrictions, marital legal capacity restrictions were on the books in many, many countries. So, it's not that unusual and it's not something that's particular to developing economies.

We also look at job restrictions, employment restrictions, constitutional frameworks for women, and we compile all of this into a series of indicators. So right now, we have seven indicators, and the way that it's set up is we group these questions under specific topic areas. So, accessing institutions looks at legal capacity issues for men and women, and really, it sort of disaggregates the data on the level of marriage, because we find that single women generally have the same legal rights as single men, but once you marry as a woman, in many countries, you give up part of your legal capacity to your husband. And that's where the constraints really come in, and I'll

describe that in greater detail a bit later on.

But we also look at using property, and that examines a woman's ability to own, manage and inherit property in the same way as men. And really, the impetus of that indicator is property as collateral. So, in many developing economies and in developed economies, actually, the main way to access finance for your business is through utilizing real property as collateral. And women really just have less access and less ownership rights over real property in most of the world, and in particular, in developing economies.

And then, we look at getting a job, which are the employment and labor law restrictions on men and women and the environment around maternity-paternity parental leaves and the type of work-life balance issues and where the legal framework for that is. And in providing incentives to work, it's really the provision of child care as well as tax deductions and credits that can incentivize women to work.

And in the last two indicators that we have, building credit and going to court, those are processes that can help small businesses -- sort of small businesses, small SMEs. And according to the research, women-owned businesses are much more likely to be smaller. They're likely to be home-based and they're likely to operate in the informal sector. So, we look at credit registry and credit bureau rules, and access to (Inaudible) issues that can help small businesses.

And actually, the final indicator that we have is the pilot indicator that we piloted for this round of the report, and that's protecting women from violence. And the reason for introducing that indicator on a pilot basis is in the first two rounds of the report, we didn't have anything on violence against women. And when we would present, when we would discuss these issues, it would really come back as questions from the

audience, why are we not covering violence against women.

And the basic answer to that is, we didn't see the linkages between women's entrepreneurship and employment, which is what we focus on and violence against women. But I think the research on that aspect has really developed a lot, and we now understand the importance of including that, and we're trying to actually expand out on violence against women and look at women's voice in agency in conjunction with women's participation in the labor force and women's entrepreneurship.

So, the reason that we picked these areas was really the lack of autonomy for women to interact, both with the private sector and the public sector -- can restrict their ability to freely function, to access services available from the government. So for example, we look at head of household requirements. And a lot of people ask us, well, why does this matter? What is the importance of this?

Well, the answer to that is simple. Actually, in many economies, the head of household gets a lot of services from the government. They get sort of services both in terms of subsidized services. A concrete example for that is in Indonesia, subsidies for rice go to the heads of household, and women can't legally be the head of household. So, there's actually movement on the ground trying to change that in order so that they can get these rice subsidies.

In the Middle East, a lot of housing subsidies go to the heads of household. The family book goes to the head of household, and you need a family book to register your children for school, to get healthcare; all of these things that you would think a woman would be able to get, but she can't, because she's not the head of household, and legally, she's barred from being the head of household. So that's very important.

And as I mentioned, marriage is often the trigger that sort of starts barring these rights for women. And this is an historical issue that used to be, actually, very prevalent in the United States. It used to be prevalent in the OECD economies, and it's a holdover in a lot of developing economies. And I think it's really important to disaggregate at the level of marriage.

So, it was interesting, because out of the 143 economies that we covered with these explicit gender legal differentiations, we found actually, in 90 percent of the economies covered, there is at least one legal difference that differentiates on the basis of gender. And among the 28 economies that have 10 or more of these types of explicit legal differences, 25 of them are in the Middle East and North Africa or Sub-Saharan Africa.

So, this is an interesting graph that we have in the report, and it actually looks at labor law restrictions on women's employment. So, a lot of people think these types of restrictions only occur in certain regions, and it was surprising for us that some of the most pervasive restrictions on women's employment are in Eastern Europe and Central Asia.

So for example, in the Russian federation, there is a regulation by which there are 456 specific jobs that women cannot do because they are women. And it's things like being a truck driver in the agricultural sector, working on almost any kind of ship. In Belarus, they can't be divers or porters or lumberjacks.

And you may ask, why are these restrictions in place? And I think part of it is there's a tendency to be very, very protective of women. And the idea is really, some of these restrictions are so protective that they become prohibitive, and they really prevent women from getting the jobs that they want. And these restrictions are not



pregnant women or nursing mothers, but rather, on all women.

So, we take out the restrictions that are protective of women's sort of maternal function for pregnant women or nursing mothers, and we look at ones that are prohibitive sort of for all women. So, it was interesting, because in 2008, there was actually a case in Saint Petersburg where a woman sued the Metro Authority to try and be a Metro train driver, and she couldn't do it because she was a woman. And she wanted to be able to get this job, because at the time, we were in the financial crisis, and that was actually one of the sort of jobs that was hiring.

And it was interesting, as well, because while women can't be Metro train drivers in the Russian federation, they can drive trams, they can drive busses; they can do all sorts of other jobs in the transportation sector. But this specific job was barred to women. And there's actually been research on this, and it shows that a lot of these types of sector specific segregations on women lead to sorting of women in lower paid, lower value-added sectors, and actually contribute quite a bit to the gender wage differential.

And as a woman, it's not that I'm getting less pay for the same job as a man, but rather, that I get sorted into jobs that just pay less. And that contributes significantly to sort of the pay gap between men and women. So, another one of the things that we look at is these types of legal capacity issues for women.

So, where they can't be the head of household, as I mentioned before, where they can't choose to live. One of the questions we look at it is, can a woman obtain a national identity card in the same way as a man? And here, you see a list of countries that we cover where it's differentiated on the basis of gender. And when you think about it, what do you need a national identity card for? You need it for almost any legal transaction that you're going to carry out.

You need it to open a bank account, to register any kind of property; to register a business, you need first that kind of documentation. And where you can't get it as a woman, you're going to already be cut out from the business environment and sort of working in the private sector.

So, this is something that I was referring to earlier about how some of these restrictions have changed over time. What we did in this round of the report is for two of the indicators, accessing institutions and using property, we looked at where the evolution in these areas has been over the past 50 years for a hundred countries. So, for a subset of the countries that we cover, and what we noticed was actually, it's very surprising -- these restrictions have been cut in half over the past 50 years.

So, since 1960, the restrictions have been reduced by half in Sub-Saharan Africa, more than half in Latin America and the Caribbean. They've completely been eliminated in OECD high income economies. But the two regions where they've been reduced the least is the Middle East and North Africa, and in South Asia.

And so the types of restrictions are talking about are women having gender differentiated property rights. In Latin America, you started seeing this evolution after Spain reformed. So, Spain actually reformed quite late and married women needed their husband's permission to conduct almost any kind of property transactions or legal capacity issues. And what happened in 1981, after the fall of the Franco regime is they started reforming a lot of these issues.

And then, you started seeing an evolution throughout Latin America. So, they removed these gender restrictions in Brazil, in Uruguay, in Peru, in Argentina. You started seeing this reform throughout the '80s. And in fact, the only economy that still has these types of gender restricted property rights is Chile. And there is a big debate

going on in Chile about reforming some of these issues.

In Sub-Saharan Africa, you also started seeing a series of reforms happening after decolonization, and really, after France reformed its own legal capacity laws and property laws. A lot of these restrictions are still in place in West Africa, but there's a movement and a trend to remove these restrictions. But the region that's reformed the least, as I mentioned, is the Middle East and North Africa.

And when you look at these types of gender based legal restrictions, you see that they're associated with lower female participation in the ownership of firms, which actually, it makes sense. So, where women can do fewer transactions, where they have less legal ability to do these types of legal transactions, to be operating in certain sectors, you see less women owners of firms.

And what we started looking at, as well, in this round, is legal differences as well as incentives for women to work. And we actually measure a set of 12 incentives, whereas we measure a set of 47 restrictions. So, we measure many fewer incentives, but we started seeing an inverse relationship between the number of incentives an economy has in place for women to work, and the number of restrictions that are on the book.

So, this graph is actually one of my favorite graphs. And it's interesting; you see the economies with the most restrictions actually have the fewest incentives for women to work. And so, women sort of face a double problem, i.e. they can't do a lot of these legal transactions and they also have less maternity leave. There tends to be a lot less paternity leave. There are less sort of credits and deductions for women.

You don't see gender based quotas. You don't see things that are pushing women to the job market. So, they ended up having lower labor force

participation and lower ownership and management of firms. And with the incentives, we also noticed an interesting relationship with the GINI coefficient. So, where economies have more incentives for women to work, there's actually greater income equality. And that also made sense for us, as well. Where you have more people working, you have great income equality. So, that was a relationship that was fairly interesting.

And then, in terms of the new data we had in this round, I'll just speak to that very briefly. We started looking at women in leadership positions and measuring quotas for women on corporate boards. So, this is a new movement that we've seen happening on the ground. There are six countries that had quotas for women on corporate boards when we did this round of data collection. Since, more countries have added it.

I know there's a debate in Germany and a few other OECD economies about having more women on corporate boards and introducing quotas to do that. And we also look at quotas for women in parliament and quotas for women in local government. And there's a lot of research, in particular coming out of India, where they have quotas for women in local government and (Inaudible). And where they have more women and more women leaders in these local sort of, village councils, you start seeing policies implemented that are more beneficial for women's issues and also, for children's issues, education, healthcare and the like.

And in addition, we started looking at where there are women on Supreme Courts, on constitutional courts and where there's a chief justice that's a woman. And actually, we saw some interesting research coming out of the U.S. about the presence of women in court.

So there were a couple of law review articles that we saw sort of

measuring the presence of women on appellate courts, and where you had one woman on a three judge panel on an appellate court in sex discrimination and sexual harassment cases, you started seeing a slight change in voting pattern. So, not only were women more likely to vote for the appellant, but also, the male judges were like -- the presence of a woman on the panel was likely to influence how the male judges voted. And that, I think, was an interesting finding.

And this is a graph looking at sort of the presence of domestic violence laws. In roughly 25 percent of the economies we measured, and this was a subset of a hundred economies, had laws on the books looking at domestic -- or covering domestic violence. But the way those laws are set up are very different, so some of them don't, for example, cover the full range of domestic violence, but they won't -- they'll cover part of it, but they won't cover things like marital rape.

And so, we really look at the granular level where these laws exist, but are they sort of best practice laws or good practice laws? Do they cover the range of issues that they should be covering?

And this is a graph looking at criminal sanctions for sexual harassment in employment, and the data show that 78 of the hundred economies that we cover have laws on sexual harassment in employment, but labor related sexual harassment is only criminalized in about half of them, so, half, 52 economies of the full set of a hundred.

And overall, and this actually is, I think, very positive, that we saw economies are changing to increase gender parity in the law. So, there were, over the two years that we covered, 59 legal changes in 44 economies, and of those, 48 increased gender parity, 11 were neutral and none reduced gender parity. So, we don't see a backward trend.

And I think overall, what we've seen since the genesis of the report is that countries are moving in the direction of gender parity, and there are not that many laws that take it backward, although there are -- there's some notable examples that I'm happy to discuss more in the Q&A. And over the past two years, the most active reformers have been in West Africa, in particular, in Cote d'Ivoire, which in 2013, reformed a law allowing sort of both spouses to choose the family residence.

And previously in Cote d'Ivoire, the husband could stop his wife from working if he deemed it was not in the family's interest. Now, they've equalized that, so both spouses have the same right. And they've removed the head of household requirement, and wives are no longer barred from being the legal head of household. And now, they can claim the same tax deductions as men, and that was something that used to be tied to the head of household requirement.

Mali also abolished differences that allow husbands to prevent their wives from working and equalized inheritance rights for spouses. In the Philippines, they lifted restrictions on night work for women, and the genesis of this was actually really interesting. It has to do with call centers.

So in the Philippines, the call center industry is actually quite a big one, and because of the night work restrictions, women couldn't work in call centers at night. And that actually barred them from an expanding industry, and they reformed that for that reason, and there was a lot of internal sort of advocacy to reform that particular restriction.

And in the Slovak Republic, they increased the percentage of wages paid during maternity leave, and also raised the maximum amount of a small claim. And a couple sort of results from the time series research that we did looking at the evolution

of these laws over the past 50 years. And really, what we found is two things help sort of increase gender parity in the law.

One is human rights conventions. So, one, the convention eliminating all forms of discrimination against women helped catalyze these reforms, and the rates of reform really doubled within five years of a country ratifying CEDAW. And a lot of the areas that we look at aligned very, very closely with human rights law, although that's not the lens that we look at them from.

And then the other thing that was interesting is that the presence of women legislators really raises the probability of reform. So, where you have more women in government and more women in positions of power, they really start focusing on issues that help women. And one of these issues is removing obstacles to women's participation in the workforce and in employment.

And finally, this is some interesting research that the World Bank has done. It's on the impact of reforming laws that gender differentiate and sort of hold women back from participating in various parts of the economy. So, Ethiopia reformed its family law in 2000, and in a variety of ways, including removing the husband's ability to deny his wife permission to work and requiring the consent of both spouses to administer marital property.

And the way the reform was carried out, they initially rolled it out in three of Ethiopia's nine regions, and it allowed for a comparison of where the reform occurred and where it didn't occur. And essentially, where the reform occurred, there was a significant shift in women's economic activities, including increases in women's participation in work outside of the home and in higher skilled work.

So, there are some interesting results from reforming these types of

laws. The question often comes up, what difference does it make if you allow women the same legal rights as men? And we're starting to see there's more and more differences in the way that families invest in their daughters in terms of the work women do when you allow them the same floor, the same baseline opportunities to participate in economic activities as men. So I do think it makes a big difference.

And finally, this is our web site. You'll find a whole host of information on the web site about particular laws. If you're interested in a specific country or a specific region, please do look at the web site, and you'll find links to all the laws and much, much granular information about some of the things that I was talking about.

And I wanted to make one final announcement. So, we actually launched an e-discussion this morning in conjunction with UNDP and UN Women. And the results of this e-discussion will actually feed into the commission on the status of women that will be happening in a couple of months. And the idea is really to look at incentives for women to work and labor and employment restrictions and benefits that women have.

So, there's some fliers outside and I would encourage you to pick them up and really participate in the discussion. I think it'll be very exciting. Thank you. (Applause)

MS. IQBAL: Wonderful. Thank you. Very clear. I'd like to invite our other panelists to come up to the podium, as well. I think they're going to need to get miked up. Yeah. While you're doing that, let me introduce our other panelists, and then I'll sit down as well, and we'll start our conversation.

So, over on the right at the end there is Greta Schettler. Greta is a senior economic policy advisor for Secretary of State's Office of Global Women's Issues, focusing on global programs, policies, initiatives and public-private partnerships that



support women's economic inclusion.

She is a core team member of the Equal Futures Partnership which is a White House led initiative comprising 24 countries that are committed to advancing women's economic and political participation. Greta is also the U.S. lead for the Asia-Pacific Economic Cooperation Policy Partnership on Women and the Economy.

Prior to her current position, Greta worked for USAID Tanzania on the Tanzanian health system assessment for the Inter American Development Bank's multilateral investment fund on leveraging micro-finance. She has also worked in the private sector as a consultant in the United Arab Emirates covering issues related to workforce development, business process improvement and technology and communications for public and private sector entities in the Middle East, North Africa, South and Southeast Asia.

Greta received her master's in science and foreign service from Georgetown University and conducted post graduate work in economics at the Johns Hopkins School of Advanced International Studies and the London School of Economics. And we're very pleased to have her with us.

Next to her is Rachel Vogelstein. Rachel is a fellow in the Women and Foreign Policy program at the Council of Foreign Relations on Washington, D.C. Rachel is also the director for Women and Girls Programs in the office of Hillary Rodham Clinton at the Clinton Foundation, and she's an adjunct professor of women's human rights in Georgetown University.

At the Center on Foreign Relations, Rachel's research focuses on the relationship between women's advancement and prosperity, stability, and security. From 2009 to 2012, Rachel was director of policy and senior advisor in the Office of Global

Women's Issues within the Office of the Secretary of State at the U.S. Department of State.

In this capacity, she advised Secretary Clinton and Ambassador Verveer, the first ever U.S. Ambassador at Large for global women's issues in the U.S. on a range of foreign policy issues related to the advancement of women. Prior to joining the State Department, Rachel served as assistant counsel to Senator Clinton's 2008 presidential campaign as an advisor as well as an advisor to her first U.S. senate campaign.

Rachel graduated from graduate law school. She's a recipient of the Secretary of State's Superior Honor Award and a National Association of Women Lawyer's awards. We're also delighted to have her with us. So, am I going to get a mike as well? Good. So I'm going to sit down.

(Discussion off the record)

MS. ATINC: All right. So we'll have -- start a brief conversation here amongst the panelists, and then open it up. So what I'll do is, I'll ask each of you a question. I'll start with Sarah. Having listened to the wonderful presentation that you made, I think it's fair to say that the (Inaudible) makes a very important contribution to understanding the landscape of legal impediments for women.

And it also, importantly, builds a database that allows us to track changes over time and be able to do research, as well, as to what difference it makes to have those changes and legal framework to women's actual participation in business.

But of course, as we all know, and I know you do, as well, it's one thing to have laws on the books and quite another to effect reality on the ground. So, my question relates to that. Are there plans to move in the direction of assessing the experience of women in business going beyond the legal framework? And if you were to

assume away all resource constraints, and I know that's a tall order in the World Bank, but anyway, let's take that leap of faith; what would your research agenda look like? What would it comprise for the women, business and the law team going forward?

MS. IQBAL: I mean, I think that's really the most important question, Tamar. And we've been moving in the direction of measuring the implementation of the law. So, I think the first step is really having good laws on the books, or at least, removing bad laws, which is where we are now, looking at the particular obstacles.

But then the next step is really looking at the experience of women when they participate within an economy. So, how are good laws implemented? Are they implemented? Are they not implemented? What sort of incentives can we add to help women participate in the economy? And really, that would be the next step -- having indicators that look at the implementation of legislation, perhaps doing it in a subset of countries and looking at the experience that women go through, for example, in terms of having child care or using property as collateral.

One of the interesting findings I saw from a recent paper that came out about the World Bank's index database, which looks at inclusion for men and women, but it gender disaggregates the data, is that women tend to have less access to bank accounts than men. Part of the reason is because they use someone else in the family's bank account.

And sort of from our experience with women, business and the law, we see there are a few economies that have explicit legal restrictions on women opening bank accounts, but there are many other sort of things that get in the way of women opening bank accounts, whether it's the national identity cards, documentation requirements and the like. And really, what we see is what is the experience of women

opening bank accounts.

So, if I had to sort of fathom a process indicator, an implementation indicator, one of the things that we'd like to pilot out is what is the experience of women opening bank accounts? What is the experience of women trying to sort of look at reconciliation issues, like work-life balance? And a large part of that really is child care.

How do you have a business, how do you go out and work in the formal sector if there are not options for child care; if it's undoubtably expensive? I know from my own experience, women in the United States -- it's difficult for them to have children and be employed, especially once you start having more than one child. Then, you start looking at the cost benefit analysis of whether you're making enough to be able to pay for the child care.

So, what is a way to look at a case study about the options that are available for women to join the workforce, and also, be able to account for the greater time poverty that they have and the larger amount of sort of responsibilities within the home? Elder care is also a big responsibility for women. I think really, it's implementation that we need to be looking at, now that we've looked at a lot of the baseline obstacles and incentives for women.

MS. IQBAL: Thank you. I suspect we'll get some questions that allow us to dig deeper into that issue. But let me turn to Rachel. Sorry, I'm going to start with Greta. So Greta, when Hillary Clinton was Secretary of State, she highlighted the need to ensure that women's issues are integrated into U.S. foreign policy, which is in part, what led her to create the ambassador at large for global women's issues in the first place.

What I'd like to ask you is to speak a little bit about how this integration

process has gone. And I guess in doing that, I wanted to throw out my -- frustration is too strong a word, but really, the challenge of -- in particular, in sort of large organizations to think about what the organizational structure should be for an issue that is of a cross cutting nature such as gender.

I've worked 28 years at the World Bank, so I have some familiarity of doing this in the development context, whether it's gender, whether it's environment, whether it's empowerment. You know, there's -- to simplify sort of two models, you have a small group that is tasked with doing this work and monitors people, and there's a sort of advocacy focus there.

And the other one is to say no, we're going to mainstream this. We're not going to have specific people that are tasked with doing this work. It's everybody's business, which in some instances, of course, becomes nobody's business.

So, I wanted to ask you to sort of think about that, and tell us a little bit where the U.S. government is in its thinking on the organizational structure, and how this integration has gone, how it looks on the ground in terms of programs and activities. And feel free, also, if you have any other comments about the report and how you have been able to leverage the findings of that report in your own work, please do talk about those, as well.

MS. SCHETTLER: Absolutely. Thank you so much, again, for organizing the panel, and Sarah, for all the work that you do, because I'd like to actually just start on that. I mean, I could talk for over an hour on all of the great work and how much we really appreciate it and have been able to integrate it into our work.

To kind of just give a little bit of framework to your specific question, usually, we like to kind of lay it out. There are a couple of different key areas that you

need. So, you need strong leadership. You need policy, guidance, and data. You need examples, both internally and externally of what is working and what's not working. You need to be able to then track that progress, and you need both positive reinforcement and incentive mechanisms.

I raise that, because I think in a lot of areas, when we start to look at success and how this is both being implemented, how it was integrated and how you're actually seeing change on the ground, when you start to look at what was present, you'll see that all of these things are usually there.

So, going back to Secretary Clinton, she really had the strong leadership. You have to have the vision. You have to believe and buy into what -- the need for it. And she really implemented that by creating the U.S. Department of State's policy guidance on promoting gender equality. And that was in 2012. So, that kind of laid the framework; also, with the creation of our office -- the Secretary's Office of Global Women's Issues and in creating a position of Ambassador at Large for Global Women's Issues.

That then provides again -- it allows for senior leadership and provides the policy guidance. Underneath that, we then had a very strong team that was really looking at what are all the critical areas. What needed to be doing -- what we needed to be doing, identifying what was the data that was out there, and how do we push the agenda?

So, we then had to both look at creating both internally positive examples and externally. So, in all of the work that we do, we look at who are the private sector partners that we can pull into this? Who are the policy -- the governments that we can pull in? Who is the civil society, the NGOs, and at the same time, also, the women that are impacted on this.

So, we're looking at all different levels and making sure that both internally within the Department of State, they're recognized for the achievements that they're doing as well as both -- you know, externally of the achievements that have been made.

So, constantly promoting and creating that circle of what -- the good that's happening. And the data, I just have to go back to it, is always a critical piece. I think that's where we saw a big change is for us, is really being able to show that you know, with Secretary Clinton, women's rights are human rights. And then going this next step beyond, it's also the smart thing and the right thing to do.

So, really looking at how do we then, draw in that incentive piece? It's not just a matter of you know, something you should do, but it's a matter of it's a benefit to your economy, it's a benefit to your economy, it's a benefit to your people with economic growth and both peace and security. And so that has been a big, strong part of our policy, both within the Department of State, but across the U.S. government and really looking at how we move things forward.

And then, I just wanted to give one example, quickly, of what we've done on the ground in terms of implementing it. So, we've gone on to the very granular, as what Sarah was pointing out, and saying, okay, we understand that often, this issue is handled by ministries of women's affairs, which are very key, because they do a lot of the research; they know the information, but often, their voices aren't heard.

And when you're looking at a government who has a finance minister with a limited budget, who is going to be getting that majority of that money? Whose voice is going to be heard? And it's often going to be the finance -- maybe the trade, maybe the infrastructure. So, you have to make sure that the finance ministers are

hearing the argument, as well.

So in collaboration with the Women, Business and the Law team, we held a forum workshop in the Asia-Pacific region, where we convened 21 of the different economies that have committed to saying that they do want to advance the women's economic empowerment; they do want to see changes, and then really looking at bringing that content back to those that really do have the power to make change. And so, looking at some of the critical areas within those countries and as it applies to the finance ministries, and to trade officers and looking at what we can do.

So, we very much appreciate and take this information and then look at how we can then move it to the next stage and implementing it on the ground. And that's something we look forward to doing and kind of broadening in our work globally.

I mean, it's not just the Department of State. The last thing would be is that USTR and the Department of Commerce, our Small Business Administration, export, import -- I mean, what's great about this is that every single U.S. government agency is doing something. And what we're really looking to do is, how do we better coordinate amongst ourselves to have an even better impact?

So, USTR has just included language on now, they will probably have all of their trade and investment framework agreements to look at removing restrictions for women as it applies to both the business environment and the economy. So, small achievements, small steps. But at the end of the day, you can't -- it takes a long time to bring about great change, so --

MS. IQBAL: Is there a forum that brings together the different government agencies around issues of gender?

MS. SCHETTLER: So, this is something that we will be moving forward.



It's a strong piece for Ambassador Russell. She's very much seeing women's economic empowerment as a core piece of our agenda. Again, the same with Secretary Kerry. The economy is a strong piece of our U.S. foreign policy, and you cannot ignore half of the population.

So, it will continue to be a strong piece of what we are doing and pursuing. And so that exactly is something that we'll be looking to do, is to help coordinate better, so that we can amplify our impact.

MS. ATINC: Thank you. Thank you very much, Greta. Rachel, so the 20<sup>th</sup> anniversary of the UN (Inaudible) World Conference on Women is approaching, and as a response, Secretary Clinton and the Clinton Foundation in November, announced the creation of a new program called No Ceiling: The Full Participation Project to measure the global progress made in women's equality since 1995 and outline an agenda to accelerate the full participation of women and girls around the world.

So, I wanted to ask you to tell us a little bit about No Ceiling. And could you also tell us a little bit about how you would like to see the gender issues treated in the post 2015 development agenda? What goals, what indicators would you like to see, if you had your way?

MS. VOGELSTEIN: Absolutely. And I want to start, Tamar, by thanking you and the Brookings Institution for having us here today and hosting this important conversation. And I also want to congratulate Sarah on the tremendous report and for putting a spotlight on the legal impediments to women's participation in the workforce around the world. So, congratulations on a great report.

You know, I was thinking, Sarah, during your presentation about your comment about making sure everyone is starting on the same floor. And I think No

Ceilings is really about that exact issue. And we're thinking about it, really, from the other end of the room, making sure that there aren't any ceilings on what women and girls can achieve.

And you know, in 1995, 189 countries gathered in Beijing to come together around a platform for action that really outlines fundamental rights for women and girls. And what Secretary Clinton has decided to do through the new initiative she's launched at the Clinton Foundation is to, as we approach the 20<sup>th</sup> anniversary of that conference, to take a step back, to evaluate the progress that's been made and to see where we've made gains. And we have made gains, and they're important to recognize.

Where there are gaps that still remain -- and I think Sarah's report gives us an incredibly comprehensive look at some gaps that exist in one particular slice. And I think if we look kind of across the range of the 12 chapters of the Beijing Platform for Action that cover the full range of women's human rights, that we will see gaps really in all of those 12 areas, and then, to articulate an agenda for accelerating progress towards full participation for women and girls in the 21<sup>st</sup> century.

And as we've begun this process, we've been incredibly grateful for the great work of the World Bank and many other institutions like the Brookings Institution, that have already collected a lot of the critical data in those 12 areas. And it is worth noting that you know, in 20 years, the gender gap in primary education has closed virtually everywhere in the world; that we see record numbers of women in political office; that we really have seen laws enacted to prohibit discrimination against women and girls in various capacities.

And yet, you know, a report like Sarah's indicates that in 143 economies, that there are still differences in treatment between men and women. We know that there

is an epidemic of violence against women and girls around the world. There are many barriers that still remain, and those ceilings are still in place.

And so, what we're thinking about is how to put all of that information together in a way that is really comprehensive and digestible, so that folks can see what the trends are and hopefully, have a sense of where we need to focus.

And one of the things that has changed in the 20 year period that we're looking at, that Greta was remarking on before is that we actually have a lot of evidence and data that we didn't in the past. And in 1995, it was a big statement to say that women's rights are human rights. And since that time, there's been an accumulation of evidence that advancing the status of women and girls is not just the right to do, but it is, in fact, the smart thing to do.

We should care about the laws that exist that limit women's participation in the economy around the world, because we should in its own right, care that women and girls are not being allowed to live up to their full potential. But we also know that we are missing out collectively on the shared prosperity that we would enjoy if women were able to fully participate in the economy. And that is true around the world and kind of across the areas of the Beijing platform.

So, there is, I think, a lot of progress; I think a shift in the perception as to why and how these issues matter, and there are new tools on the horizon. And thinking about technology, an issue that wasn't really on the map in 1995, and how we can use new technology to reach women and girls we hadn't before, and to advance education, to advance economic participation. There are a lot of new opportunities. There are also challenges.

There are, you know, 200 million fewer women than men online and

connected to the Internet in the developing world. So, wanting to make sure that we are continuing to think about new and emerging challenges and the experiences between men and women.

So, No Ceilings is really an effort to put the spotlight on the important work that Sarah and others have done, to really understand how far we've come and to outline the challenges and the opportunities we have to really accelerate progress towards full participation.

And with respect to the post-2015 development framework, it is really striking to us at the Clinton Foundation that the 20<sup>th</sup> anniversary of the Beijing conference is actually at the same time that the world is coming together to agree upon a new set of development goals. And Secretary Clinton has long maintained that to make progress towards our development goals, that women's progress is central to human progress.

And she has maintained that throughout her career, but as a matter of foreign policy, when she was at the State Department. And now, we're thinking about ways that we can link the occasion of the 20<sup>th</sup> anniversary of the Beijing conference and the new post-2015 development framework.

And in terms of a way forward, I think it really, Tamar, gets back to the question that you raised when you asked Greta about the best way to approach gender issues, because they are so cross cutting. And even unlike some of the other cross cutting issues you mentioned, 50 percent of the population.

And I think the answer is really twofold. It is to have a dedicated focus, and at the same time to ensure integration. And that's a challenge, but I think it can be done. And when we think in a concrete way about the post-2015 framework, what that means is having a dedicated gender goal that is strong with measureable indicators, and

it means ensuring that we're being mindful of gender issues in all of the development goals, whether they're related to health or the environment or to reducing poverty.

And you know, that was certainly, under Secretary Clinton, the approach that she had to integrating gender across the State Department. There certainly was the creation of this new dedicated office. But as Greta notes that kind of that crowning achievement was issuing policy guidance that applied not just to that one office, but to every bureau in the State Department, to every embassy around the world with instructions that these issues need to be integrated across the work of the U.S. government. So, I think the answer is really both.

MS. ATINC: Thank you very much to the panelists for getting us started on this conversation. Now, I'd like to open it up to you all and gather probably a few questions at a time. Since we have been talking about incentive, I will recognize a few men first (Laughter). Raise your hands. Okay, I see one.

MR. BRIAN: Hi there. Kirby Brian with the Young Professionals in Foreign Policy. In those economies where you noticed a significant reduction in the restrictions to women entering the labor force and gaining, what we consider general rights, did you notice a significant increase in the size of the relative economies? And if so, what was that percentage increase?

MS. ATINC: It would be helpful if you would -- if you want to direct your question to the specific panelist. I'm assuming this case, it's for Sarah. But let's gather a few more, if you don't mind.

MS. HALL: Hi. This question is for Sarah. I'm Ruth Hall.

MS. ATINC: And introduce yourself.

MS. HALL: Yes, with the U.S. Department of State, Office of Civil

Rights. I'm a foreign service officer who served in India, Nepal and Indonesia and worked on some of these issues. This is a micro question.

They've introduced single sex public transportation, train cars, taxis and things in some of these countries. Has that increased access to the workforce for women? Thank you.

(Discussion off the record)

MS. BOYETTE: Hi. I'm Laura Boyette from the Center for International Private Enterprise, one of the institutes of the National Endowment for Democracy. This question is for Sarah.

We work a lot with business associations and centers -- chambers of commerce. And I was wondering if you have looked at that in our research or if you would consider doing it in the future? Thank you.

MS. ATINC: Why don't we take those? Sarah, I think they were all directed at you. Why don't you start, and I'll check and see if anybody else wants to add in?

MS. IQBAL: Okay. So I'll just go sort of backwards and answer the questions. And first of all, I want to say that the Center for Private Enterprise -- we've actually worked with a lot of your country offices, and you do great work. And you do great work on gender with chambers of commerce.

So, I was actually in Pakistan last month, and we worked a lot with the women chambers of commerce and the chambers of commerce that sort of SIPE supports. And we do actually work with that. So the answer to the question is yes.

We don't do it in all of the countries we look at, because primarily, we

collect data and then we work sort of with groups that are interested in basing some of their advocacy efforts on that data. So, we've worked with the women chambers of commerce in Pakistan. We've done some work with SIPE and women chambers of commerce and chambers of commerce in Eastern Europe and Central Asia.

We'd like to do it with the full set of countries, but again, 143 is a lot of countries. And generally, it's on the basis of if they're interested in a particular country on sort of highlighting the data, then we'll work with them. But I know that the World Bank on an operational level also works with women chambers of commerce and chambers of commerce.

So, in terms of single sex public transportation and access to the workforce, we don't look at this specifically, but sort of, I do think it is important for women's access to the workforce, in particular where violence against women is an issue. So, harassment of women and violence against women in public spaces where you have a mode of transportation for women that's considered more safe, generally -- I think women feel more comfortable accessing the private sector.

So, I've seen single sex public transportation in particular in the Middle East and North Africa. So in Egypt, you have Metro train cars that are specific to women. In the Delhi Metro in India, you have single sex train cars that are specific to women. And I think a lot of times, women get harassed in public transportation.

So, violence against women is a big issue, but I think sort of more on a daily level, it's just harassment, sort of untoward comments. It's just an uncomfortable environment for women in public spaces in general in transportation. And where you have single sex public transportation, whether in train cars, Metro cars, busses or even taxis that are specific to women -- I know I've traveled in the Middle East, and in some

countries, you'll have pink taxis that are driven by women for women, and where you're a woman traveling alone, that just allows you to feel much, much more comfortable and more safe.

And I do think it is important. It really depends on what the environment is like in a particular country, but in certain countries, women and their families feel much more comfortable if they know there is a mode of transportation that allows them to get from their home to the workplace.

I mentioned sort of night work restrictions lifting in the Philippines and women participating within sort of the call centers. And I think where you have transportation specific for women working at night, that's also a big safety issue for women and helps promote women working in these types of industries.

In India, I know that's a big issue, in particular, around the whole violence against women debate. And I do think sort of measuring issues like this would be important, I think, in particular in developing economies and sort of tying it into violence against women and incidents of violence against women.

And in terms of the first question, whether we've looked at the reduction of restrictions and the size of the relative economy, the answer to that is no, we haven't looked at that specifically. But we have looked at sort of reduction or smaller amounts of restrictions and an increase in women's labor force participation and ownership of men and management of firms, and have actually recently seen some research coming looking at productivity of sort of more women in the workforce, more women managers and owners of firms and productivity increases.

But that's actually just a couple of papers that I've seen on that, and I think that's an emerging area of research that there's not enough done in.



SPEAKER: Any thoughts to that?

SPEAKER: Yes, please, go on.

SPEAKER: The only thing I'll just add on that last point is that there has been some research done about the effects of a full convergence of men and women in the labor force. So, the OECD, for example, estimates that OECD countries would benefit from an overall increase in GDP by 12 percent over the next 20 years if the gap between men and women were closed, and breaks it down by country.

So in European labor markets, estimates you could add 11.2 percent to GDP in Germany, 9.4 percent in France, 22.5 percent in Italy. And we are seeing leaders around the world take notice of research coming out of places like the OECD, and the IMF actually put out a report this fall that also has very compelling numbers.

And thinking of a leader like the Prime Minister of Japan who has made participation of women in the labor force kind of a central tenet of his economic program. We are starting to see that folks are really taking notice of these issues, not just as human rights issues, which they certainly are, but as issues that are central to all of our collective bottom line.

MS. ATINC: Part of the question, as I interpret it is also, you have the legal changes and what is the likelihood that legal changes end up leading to the economic gains? Because as we discussed before, there is a question about how effective legal changes are in effecting change on the ground. So I mean, there's the overall issue about gender equality and what that does for economic opportunity for all, economic growth.

But there's a question then, also about how -- tackling it from the legal perspective gets you there. How far -- how long -- how far does it get you there? Go

ahead.

SPEAKER: Yeah, no, I was going to say actually, Norway did a large reform of their child care policies, and I think they now offer child care -- low cost child care for all women who are -- join the labor force. And they saw a dramatic increase in the number of women who joined.

So, I think a lot of the data is out there. And what's so interesting about the report -- it's only been out there for three years, but you've seen these reforms that have happened. And so, I think then being able to -- it'll take a little bit of time to actually see what the return is on the economy, but it will happen.

And what I think is also so important about this, and what we often have seen in a lot of our forums is just being able to continually keep that -- to highlight what those changes are. So, to be able to show that your 48 countries have increased gender parity within the last -- you know, number of last two years.

That's really encouraging to other countries who are looking to do something, because for the countries we work with, they say, okay, yes. We want to do something. But what does that mean? And what can we do that will make an impact? So, having those examples is very effective in making additional change.

SPEAKER: And just to add to what sort of what Tamar was saying about legal changes influencing sort of some of these greater women's participation in the workforce -- it was interesting. When Rachel was speaking, she mentioned Japan. She mentioned Germany. She mentioned Italy. And I think in these countries, reconciliation is a very, very big debate.

So, it's not that women don't enter the workforce, but rather, they drop out. And they drop out once they hit their mid to late 20s, early 30s, and they drop out

because they have children. In Japan, if you look at women's labor force participation, it's actually quite amazing, because it's an M curve.

So what happens is, women enter at the same rates as men, sometimes even higher, and then they drop out dramatically. So the M sort of goes down. And when they start coming back in, they come back in in their early 40s. Their kids are at school. But they're not coming back in the same jobs. They're coming back in lower value added jobs, informal jobs, part-time jobs, jobs that don't have the right benefits.

And so, they're coming back in, but they're not really contributing to the economy the way that they could. And in Japan, what happened after sort of the promulgation of SETA, they started removing a lot of gender discriminatory employment practices. So there used to be a two-tier employment system in Japan where women would go into sort of part B tract jobs. They would be assistants. They wouldn't be sort of at the management levels.

And the idea was, because women dropped out of the workforce when they got married, they shouldn't be in these management type jobs. And they introduced an anti-discrimination law, I believe in the early '80s, and there were a series of cases, as well, where women sort of sued the branches of the Sumitomo Corporation because of these sort of discriminatory practices, and then they introduced this overall legislation.

But the problem is, it hasn't really helped women's labor force participation in Japan. Women are still dropping out at very high rates, and they think the issue is just, you have to remove the obstacles, i.e. get rid of the discrimination in legislation. But that's really the floor. What you want to look at is incentives.

And in Japan, the problem is child care. You know? There's not options for child care, and women face a lot of pressure from Japanese companies, from their

families, from sort of their in-laws to drop out of the workforce when they have children. And in Italy, women are choosing either not to have children, not to get married, or to sort of drop out of the workforce. The same is true, actually, in Germany where they've introduced a system of parental leave whereby the mother is now allowed more maternity leave if the father takes his percentage.

And the idea is, how do you get men to sort of be more involved in these issues? Because if you can't have an environment that allows women to work in a way that allows them to meet their responsibilities, both to their employer and to their families, then you're not going to have women in the workforce.

But in these countries in particular, if you have more women in the workforce, it really adds to GDP. So the question is, how do you create a sustainable environment? What are the regulations? Are there, for example, tax credits for child care? Is there public provision of child care? You know?

What is the government providing or the employer providing that allows women to be able to enter the workforce? Whether it's things like transportation issues and public safety and violence against women, or it's issues like having child care and having an employer that's sensitive to the needs of women. So, I think you really need to look at it in terms of reduction of restrictions, but also, what are the benefits and incentives for women to work? It's a whole picture.

MS. ATINC: Let's take some more questions. One, two here. And then -- yeah.

SPEAKER: Hi, I'd actually like the three of you to answer this question.

MS. ATINC: Would you introduce yourself first, please?

SPEAKER: Oh, I'm Numrada. I'm a graduate student at Georgetown,

and I'm just generally interested in the issue of women's leadership and empowerment. I spent a year and a half working in India recently, and it just dawned on me that there's a lot more work that needs to be done.

In regards to economies where culture plays a huge role in policy creation and implementation, in the areas that you mentioned in the report, which were the Middle East and the North African countries where not a lot of positive change has yet to be made in terms of policy reform, what are some of the major policy barriers you think exist right now for those reforms to occur?

And from an implementation perspective, what do you think needs to be done on the ground to promote the advocacy for women's empowerment and women's leadership?

SPEAKER: My name is Visha Zydie, and I'm with the Independent Evaluation Group at the World Bank. I have two questions. My first one is for Greta. Greta, when you mentioned about the leadership issue, when the ministries of gender and social welfare, for example, not being as prominent, what I've noticed in some of my work is that most of these ministries are fairly new in the sense that they are formed in the last 10 years.

And oftentimes, their role is not clearly defined. Multilaterals and bilaterals are not really working with them directly. And what's happening is, there's work that's falling through the cracks. So for example, in Sierra Leone, the Ministry of Gender and Social Welfare was the key leader for providing counseling to women, but they really have no international support.

So, my question is, is the State Department and the U.S. government -- does it have any focused effort to work with these ministries and define their role, be it

making it more or less in terms of mainstreaming versus targeting? So if there's health issues that the health ministry is handling, is that better or should the Ministry for Gender do it?

And my second question is for Sarah. So, it's more about the semantics of the Women, Business and Law database. You explained how this work evolved, but I've used this extensively for a report I did on fragile states and looked at how customary law and constitutional law often intersect. And there's more -- there's a lot of information there that's beyond just the women and business piece.

I think the way it's evolved -- and like you mentioned, there's now the domestic violence against women issues that are being covered. So is there any conversation around changing the title? More because I think it's going to lead to a higher outreach, and people who are not just focusing on economic empowerment of issues can also use it. Thank you.

MS. ATINC: There was on there, right behind you.

MS. KARESHI: Thank you. My name is Sabra Kareshi, and I'm an independent gender consultant. Thank you to all the panelists for -- there's always encouragement when we hear positives and the progress that's made over the years.

The first question is to any of the panelists. You talked about a shift in thinking about investing in women and girls. It's not just the right thing to do, but the smart thing to do. Just a question. Do you think there's also a similar shift in thinking about the intersection of broader economy as a whole versus the care economy?

And I think it was touched upon earlier on, also, with some of the questions asked, as well as what Sarah said earlier on. Because without taking into account that whole area of the care economy where women are preponderant, we are

never going to get more women or equal numbers of women into the formal economy. So, I don't know how that gets addressed.

And to Sarah specifically, you talked about again, it's a follow on from the previous question -- the legal and regulatory environment is one thing. But the enabling environment is -- without which we are never going to get women in. And you talked about Pakistan as an example; that in addition to the laws that are on the books, being implemented or not, unless there is a support network or supportive institutions or, as you talked about, incentives, it's very difficult to get women out more in larger numbers into the formal economy without those kinds of enabling -- or affirmative actions or enabling factors. Thank you.

MS. ATINC: I worry that we may not be able to do another round, so let's take the two hands that I see towards the back, as well.

SPEAKER: Hi, thank you. I'm Ruty Leftoff from Promundo. I wanted to thank you for this wonderful report, and particularly -- and this relates actually to the comment by the previous --

MS. ATINC: Can you bring the mike closer to you?

SPEAKER: Sorry.

MS. ATINC: Thank you.

SPEAKER: This relates to the comment from the previous question about the care economy. So, I really appreciate that this report does a very thorough job of documenting paternity leave and parental leave policies that may enable men to take a little bit of the care work and enable women to enter the workforce.

I wanted to ask you about the gender restrictions to specific jobs, and whether you actually looked at, if the restrictions on men, particularly around care giving

jobs, like working with young children and things like that -- in our research, we found some countries that have those. And I was curious if that was documented. And then, a really quick logistical question. Is there a way to access the report in electronic format?

SPEAKER: Hi, I'm Shrithy and I'm with NYU. My question is specifically for Rachel and Greta. Given that the State Department has done a lot of great work public-private partnerships and No Ceilings, as from what I've seen on the web site is planning on doing the same, can you speak --

MS. ATINC: Can you bring the mike closer, again? Thank you.

SPEAKER: Can you speak to whether these kind of public-private partnerships will be, I guess more effective? Or if you have any opinion if it's more or less effective than waiting for like institutional and policy changes to occur? Thank you.

MS. ATINC: Okay, very good. We've got a nice set of interesting questions, and I want to start down there and come back to Sarah. I think a number of important points have been raised from my perspective.

One is sort of recognition that much of what we're talking about is really about the formal sector. Sort of didn't touch upon that. But really, women are working in much larger numbers in the informal economy. So to some extent, the report is talking about the impediments to entering the formal sector. So, I think it would be good to recognize that outright.

And second, maybe you can reflect on this in your responses -- the report captures not just the legal barriers, but also looks at the incentives. So to some extent, the enabling environment. Any thoughts you may have on the relative importance, if I may say, of the two? And if you were to launch reforms, is there a hierarchy in your mind as to where you would want to start?



And I appreciate that that might be context specific, but if you have thoughts on that, thought would be great. Why don't we start with Greta?

MS. SCHETTLER: Great. So would you like me to just start with that question, or to answer any of the just --

MS. ATINC: Oh, please do answer --

MS. SCHETTLER: Okay.

MS. ATINC: -- the questions. I thought that a lot of people --

MS. SCHETTLER: Yes.

MS. ATINC: -- referred to sort of that underlying question.

MS. SCHETTLER: Yes, yes. Absolutely. So, yes, in particular -- sorry, I'm going back to the ministry question.

MS. ATINC: Yes.

MS. SCHETTLER: If I could start with that one?

MS. ATINC: Mm-hmm.

MS. SCHETTLER: We do see that there is a very varied capacity for gender ministries. It's not necessarily in our role to advise them on which roles they take on in terms of gender. What we have seen as being effective in terms of encouraging, is encouraging collaborative efforts between the different ministries and creating different forums where they're all welcome to the table.

So for example, in APEC forums, we'll recommend both the gender minister and a minister of trade or economy sits together, and we put the topics there so that both have relevance in providing new input into that.

You know, a lot of it is the internal politics. In terms of a success story, we've seen both internally that's been effective is really through again -- I want to mention

a little bit at the beginning, is through the finance ministry. So, if you look at gender budgeting, a couple different countries are looking at trying to bring everyone together and to mainstream gender through budget and planning.

And I think that's another way of how you can start to encourage and incentivize all the different ministries to work together and to see how they can actually -- you know, if -- so, for example, I want to say in Nigeria, they -- or in Indonesia, as well, they provide you know, additional incentives or additional funding to ministries that are able to show that they're doing something on gender or that they're working in this space.

So, that's again, going back to what you touched on about the importance of incentives to really move the bar in terms of creating the environment. What we find across the board is that none of these challenges -- they're all cross cutting, again, so you definitely need the assistance of everyone at the table to be able to really make any movements.

Another piece I wanted to highlight is the incentive piece. It's that the MCC incorporated some of the indicators for the Women, Business and the Law into their compacts and started requesting in order to -- you know, to meet the threshold or to get funding, you need to be also showing a response on these types of general indicators.

And I believe, actually, Sarah, you told me that was one of the first times that the country started calling World Bank and saying, well, what do we need to do to address this? So, there is very much is this incentive mechanism is very important, which then goes back to why the economy piece -- being able to highlight having that data, because there's a million things for people to do, and a lot of change that needs to happen. But they need to know why this one is one of the most important. So I think again, being able to kind of pull that piece in there.

The shift in thinking just on the care economy -- I think it is. You know, it's slow. Everything is slow. Right? So at first, again, I work often with APEC, with the Asia-Pacific Economic Corporation. It's 60 percent of the world's GDP -- you know, everyone from China over to Australia and Chile.

And this last time, every single leader mentioned that they want to do something on empowering women. And it wasn't started by the U.S. So, those were different comments that are coming from leaders. They want to see a change.

And at the working level, at the ministry level, what was being brought up was child care. And then what you saw in Chile, actually mentioning this, is they just recently passed law prohibiting sexual harassment in the workplace as well as parental leave. So, they just put that in this past year.

They said they don't know how effective it's going to be. But I think again, the shift is happening because people are recognizing and hearing again and again that child care is a main impediment for really, women being able to maintain and progress in the workforce.

MS. ATINC: Okay, Rachel?

MS. VOGELSTEIN: On the relative importance of reducing or eliminating legal barriers versus some of these other factors in the enabling environment that was mentioned earlier, I think the way --

SPEAKER: You can't say both (Laughter).

MS. VOGELSTEIN: I won't say both. I'll say something different this time, which is the way to think about the legal reform is that it's necessary but insufficient. So, we need to have those reforms. And I think some of the research that Sarah pointed to, even today, shows that there is a correlation between those reforms and changes.

But we know that it's not enough. So, take the area of child marriage, which is an issue that I researched at the Council on Foreign Relations. We know that every country in the world except for four has a minimum age of marriage law. And we also know that one in three women aged 20 to 24, so about 70 million, were married under the age of 18. So are laws enough? Clearly not.

But we also see that there are changes in individual countries where there's a public discussion about a minimum age of marriage, and law -- passed or even an attempt to pass a law can make a difference. But it's not enough. These other factors are incredibly critical -- access to health, education, security and human security to violence -- all of these factors are inter-related.

And the cultural context in which all of this is taking place is incredibly relevant. So, I think the answer is it's important, but it's not enough. And thinking about incentives in particular, can be particularly interesting in this context or in others to shift some of those norms.

So, going back to the issue of child marriage, we've seen programs that actually kind of change the perceived value of a girl by endowing her with property or goods or a bank account -- can actually have important effects on the age at which she's married and her ability to participate in the economy and the outcomes that flow from that, not only to that girl, but to her family and to her community.

In terms of the care economy, I think -- certainly, I do think things are changing, but something that will be important to continue the shift in perception is counting the work that women and girls do, and is often invisible. And work in the informal sector, not just in the formal sector.

And one of the issues that Secretary Clinton focused on at the State

Department when she was secretary and continues to focus on in her current capacity is closing the gender data gap. And she actually launched an initiative at the State Department called Data 2X, which was focused on exactly that -- mapping where we have gaps in gender data and outlining a road map to fill them.

And I'm pleased to say that Data 2X is continuing in new incarnations, still with participation from the State Department and U.S. Aid. And a report that will map those data gaps and will touch upon some of the issues related to care giving will be forthcoming later this year. So, I encourage all of you to take a look at that.

And then, in terms of public-private partnerships, I think that's critical. And through the work that Secretary Clinton will be doing at the Clinton Foundation, we will be thinking about engaging all three legs of the proverbial stool. So, the private sector, governments and civil society, because we really need all three at the table to make progress in these areas.

MS. ATINC: Thank you, Rachel. And Sarah, there were some very specific questions, but also feel free to touch upon broader issues.

MS. IQBAL: Right. So, I just wanted to start sort of from where Rachel was discussing about the sequence of events. And I think from our perspective, it really depends on the country contacts, but I think part of it is you need good laws on the books, or you need to at least remove the laws that restrict women.

And then, you need to start looking at implementation and incentives and the care economy, and sort of the whole sequence of events. But sequencing, I think is very, very important. And part of that sort of comes up with your question about the Middle East and North Africa and what role culture plays in it.

And I think it's important to look at things in a very culturally sensitive

context, but also, to understand that culture is not static; that it moves and it varies. I don't know if you're following the discussion in Tunisia about the new constitution, which actually has a lot of important things for women.

I know in Kenya, two years ago when they had the new constitution there, they also introduced a lot of very sort of positive laws for women. And now, you start looking at the implementation of those laws, and the question becomes does the law -- sort of implementing the law change culture? Does culture change first and then the law follows?

And it really depends. It depends on the country and it depends on the region, and we've seen both patterned. So for example, Morocco probably has moved the furthest in having good legislation on the books for women, and a lot of that was -- you know, part of it was top down, but part of it was also bottom up.

There were a lot of women's groups that were advocating for these changes that were ultimately implemented by the king. And in Tunisia, you see an interesting dynamic, as well. But I think it's important not to start with the most difficult things to change culturally, but to pick something that's say, relatively culturally appropriate and sort of use that as a starting point for the dialogue and the conversation.

So, perhaps something like credit bureau and credit registry rules, which is fairly technical, but it's not a cultural touch point in the same way that changing a head of household requirement is. Maybe that's something that you want to sort of build up, once you have the momentum going, because the idea is not to engender a backlash.

We've seen sort of backlashes in some of these issues before. So for example, approximately five years ago, Mali tried to introduce a new family code that perhaps, went too far, given the cultural context at the time. And you started seeing

women protesting against it.

But I think they sort of took it much more slowly now, and they're introducing legislation that's beneficial for women. And they're not doing it in such a wholesale format. So, you really want to see what is appropriate for a particular country, given the socio political context within that country, and then, move forward in an appropriate manner.

In terms of women's leadership, I think women's leadership is key. I think the research has shown that -- has really borne that out in a number of ways. And also, I think it's important for the role model effect to have more young women sort of believing that they can achieve certain things and entering the workforce, I think to be able to see women leaders in power, and the policies that when women leaders are in power, the policies that they implement, whether it's you know, in India, in the United States, in Korea now.

I mean, I think women just have a different perspective. And the idea is, it's important to have diversity in leadership, whether it's women, socio economic background, what have you, because then you bring in a diverse perspective and you start looking at issues from a variety of perspectives, and you start sort of accounting for different things.

And that's part of the discussion around women on boards -- that maybe if you have women on boards, they have a different perspective on risk, and they'll start taking different decisions. So, you don't want all of your leadership, whether in the private sector or the public sector, to have the same experiences.

In terms of the care economy, I think that that's very, very important, and it has to do with the enabling environment, as well. You want to set up an enabling

environment that takes into account the time poverty of women; the extra responsibilities they have within the care economy, and set up the structures that allow for women's integration into the workforce, taking into account those different responsibilities women have.

And you want to have supportive institutions, and sometimes, maybe it is affirmative action. It really depends on the particular country context. So in India, they have affirmative action policies that have -- sort of at the village level that have introduced policies that are beneficial for women.

You know, maybe in the United States, we feel a different way about affirmative action, but it really -- I think it's very localized, and I think it depends on the country context. In terms of restrictions on men in particular, and this is not something that we've looked at, and I think that's actually a really interesting question.

When we look at labor law restrictions, we really look within the labor code. And generally, the way it's structured is they'll have restrictions on women and children. And often, the section will say women and children, and they'll be the same restrictions.

So, children under the age of 18 won't be able to do certain things, and women also won't be able to do certain things. But in terms of men working in child care, that's actually really interesting and something that I would want to find out more about.

In terms of changing the name of the report, I actually -- I think you're right. We started looking from the very particular lens and a particular perspective, and as we started doing this work, we realized, in fact, it's a whole panoply of things that matter for women's employment and entrepreneurship. It's not just women in business, but the law as a whole -- constitutional law and sort of the role of customary law within



the constitutional framework. I think it's very important, in particular in Sub-Saharan Africa.

And I would ask you, what do you think the name of the report should be? You know? That's a very interesting question, and perhaps something that we'll grapple with going forward.

And in terms of your question about sort of the reports in electronic format, it will be fully available on our web site, the full report in electronic format some months from now, but it's a copyright issue with our external publisher, Bloomsbury. But I'm happy to give you a print version, if you like. So, thank you.

MS. ATINC: And that's it. Well, not only was this a very substantive discussion, but we ended right on time (Laughter). So, I want to thank my panelists, and I'd like to ask you to help me thank them properly with an applause. (Applause)

Thank you, Greta. Thank you, Rachel, and thank you very much, Sarah.

SPEAKER: Thank you, Tamar.

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Expires: November 30, 2016

ANDERSON COURT REPORTING  
706 Duke Street, Suite 100  
Alexandria, VA 22314  
Phone (703) 519-7180 Fax (703) 519-7190