## Women's Right to Equality and Non-discrimination

(Economic and Social Opportunities)

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## SUMMARY

Women's unequal participation education and other productive economic spheres is a violation of their human rights and a contributor to delaying development and sustaining poverty. Women disproportionately continue to be excluded from participating in and benefiting from opportunities calling for accelerating actions in the realms of policy & laws, as well as of strategies and programs as promoting equality and inclusive development.

This policy brief draws on the findings and recommendations of the study conducted by Professional Association for Development Ethiopia (PADet), Rift Valley Children and Women Development Organization (RCWDO) and ActionAid Ethiopia (AAE) which formed consortium to implement a project entitled "Amplify Efforts for Equal Opportunity and to End Violence against Women and Girls (VAWG)'. The study aimed at reviewing existing policies & laws, and their implementation on the equal rights of women to opportunities and end VAWG, and their implementation to inform revisions in policies & laws, strategies and programs. EU CSF III backstopped the project with its financial and technical support.

## Context

## Women in the Economy

The far higher female labor force disproportionately work in low paid or even unpaid (especially in agriculture) and insecure labor markets. Women in the skilled labor force constitute low and a lot more engaged in the informal sector (CSA, 2017). According to ILO, informal employment is characterized by working arrangement that is not subject to labor legislation or entitlement to social protection or certain other employment benefits like severance pay, paid annual or sick leave, etc.

Women's engagement with and access to technologies is also minimum when compared to men. Women tend to participate in occupations that require fewer skills. The proportion of women that work as high-skilled workers decreases as the tasks become more skill-intensive, e.g. women in textiles and garments sector constitute 35% of the labor force, while it is 15% in chemical and pharmaceutical industries. The participation of female undergraduate students in engineering and technology stands 26.5% in 2018/19 academic year. What is worrying is the number showing decline from time to time, i.e., it declined from 30.1% in 2014/15 to 26.5% in 2018/19 (Moges, 2020). The number of female researchers in the field of technology and engineering is also minimal as compared to other fields of study; e.g.it is 7.1% in technology and engineering while it is 13.2% in the social science field (UNESCO, 2015).









Also access to finance by women entrepreneurs is especially dire as compared to that of men. This has the impact of acutely decreasing the number of running their businesses and owning assets. Only about 24% of women are self-employed compared to 54% of men, whereas 43% of women are in unpaid family work, compared to only 25% of men (CSA. 2013).

#### Women in Social Protection

The majority of beneficiaries of the contributory social security scheme (pension, health insurance) are men, constituting 63% as compared to 37% of women in 2019/20 (Berhe, 2020). Women in the informal sector are disproportionately high. Unfortunately, they are excluded from social protection schemes (pension) by law. Proclamations No. 907/2015 and No. 908/2015 exclude people working in the informal sector from pension schemes. This leaves a significant number of women with no monetary compensation during old age and/or shock.

Also, Women's access to health services under the health insurance schemes is limited due to many factors. Women in irregular union are excluded from benefiting from the health insurance as a family member under Proc. No. 690/2010, by narrowly construing 'spouse' as a person married to a member of the insurance scheme. However, this is in contradiction to FRDE Revised Family Code (Proclamation No. 213/2000) which gives legal recognition to irregular union and excluding a partner in this latter form of relationship from accessing health services under the insurance scheme is a violation of right. The health insurance proclamation also fails to integrate special measure to facilitate increased and easy health opportunities to the most at risk women (aged women, disabled women, survivors of abuse and displaced women). Last but not least, accessing health services under the health social insurance excludes treatment of injuries resulting from natural disasters, social unrest and epidemics, Regulation No. 271/2012. In Ethiopia, unlike the experience in the past, the risks of experiencing disasters are increasing in frequency, scale, and intensity owing to many factors. This calls for an urgent measure to widen the social protection scheme to cover emergencies. Women in the informal sector are also excluded from health insurance scheme requiring policy intervention.

# FACTORS CONTRIBUTING TO THE PROBLEMS

The access to finance by women also faces greater structural and cultural barriers. Women entrepreneurs tend to have less education than

men, less business management and entrepreneur skills, lesser access to finance and business network; and are challenged by balancing business with household and family responsibilities. Most importantly, they often lack the assets needed as collateral for loans (World Bank, 2015). Existing financial policy fails to take into considerations these barriers and provide special measures that encourage and support women to access and manage finance. With regard to the extremely limited number of women participating in and making use of technologies and innovations, absence of research that identify the concerns and abilities of men and women to inform policies and programs could be cited as factor to not seeing women and girls inspired to engage in technologies and innovations. The exclusion of at risk women from accessing social protection (pension and health) also count for gap in legal framework.







## POLICY IMPLICATIONS

The context and the contributing factors demand for policy level interventions that sustainably address the problems and accelerate inclusive development.



### Initiate Research

Despite policy level commitment and ambition to benefit significant number of women and girls from participating in and accessing technologies and innovations, the context depict a lot number of women and girls not participating and using technologies and innovations. This is due to failure to research and consider the concerns and abilities of men and women. Hence, commission research to identify the

concerns, needs and abilities of women and girls in technologies and innovations is highly important and timely in times when the country is intensely expanding and attaching technologies and innovations to development.

Another area of concern that requires research intervention is health insurance to women in emergencies. The currently legal framework excludes health services to injuries resulting from disaster. With the increase in the incident of disaster and women disproportionately being bearing the health consequences of disaster, a legal framework that excludes health insurance in emergencies is a violation of human rights and a drawback to sustaining development. It calls for the initiation of research to inform the revision of policy that integrates emergencies into social protection and social protection to build resilience.

It also important to adopt participatory approach to researching the problem since it ensures inputs from stakeholders, including women and girls. Accompanying the research with policy dialogues further ensure the research to be comprehensive and the policies, out coming from the research, to be owned by stakeholders and communities, having positive implication to the effective implementation of the policies.



#### Revise Laws

- Revise the financial policy as it addresses the structural and social barriers of women in accessing finance and run their businesses.
- Revise the law that restrict women in irregular union and women in emergencies from accessing social protection (pension and health insurance), Proclamations No. 907/2015 and No. 908/2015.
- Revise the law that fails to integrate special measures to facilitate the increased and easy health opportunities to the most at risk women (aged women, disabled women, survivors of abuse and displaced women).
- Revise the law that restricts women in irregular union from accessing social health insurance as family member (Proc. No. 690/2010).
- Issue law that guarantees the access to social protection (pension) to women working in the informal sector.
- Issue law that grantees social protection to women in emergencies and that enforces standards to re-designing social protection programs as it builds resilience.









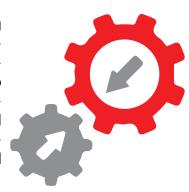


# Redesign Strategies and Programs

Concurrent with the revision in laws and informed by research, it is important to redesign programs and strategies that accelerate education, harness technologies and innovations to the daily lives of women and girls, expand financial services to women, expand the access to social protection by women in the informal sector and women at risk (women in emergencies, women with disabilities, old women, ...)

## Build on Integrated Approach

The policy implications indicated above in the areas of enhancing women's participation in and benefiting from economic and social opportunities inevitably call for adopting a concerted action involving relevant sectors and the communities, especially of women and girls. To be able to meet this approach, it is advisable to hold series of discussions with stakeholders and the communities, including woman and girls to identifying effective strategies and defining roles. Also discussions with development partners facilitate the financial and technical support in taking forward the actions.



## CONCLUSION

Existing laws and policies exhibit gaps in ensuring the equal access by women to economic and social opportunities as that of men. These gaps are deterring a lot of women from actively contributing and benefiting from the economy and hence being obliged to live in poverty. This is a violation of their human rights and contributor to delaying development calling for accelerating actions to revising policies, strategies and programs that guarantee women's equal rights to accessing economic and social opportunities as it contribute to achieving sustainable and inclusive development.

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