The Gender Dimensions of Services

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ICTSD

International Centre for Trade and Sustainable Development

Issue Paper

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Published by
International Centre for Trade and Sustainable Development (ICTSD)
International Environment House 2
7 Chemin de Balexert, 1219 Geneva, Switzerland

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Publisher and Chief Executive: Ricardo Meléndez-Ortiz
Managing Director: Deborah Vorhies
Programme Officers: Nicholas Frank, Kiranne Guddoy, and Simon Pelletier

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Acknowledgements

This paper was produced under ICTSD's Programme on Development and Least Developed Countries (LDCs) as part of a project focused on global value chains which is aimed at empowering LDCs and low income countries to effectively utilise value chains to achieve sustainable and inclusive economic transformation.

ICTSD and the authors would like to thank Sonja Grater, North West University, for her insightful comments and feedback.

ICTSD is grateful for the generous support from its core and thematic donors including the UK Department for International Development (DFID); the Swedish International Development Cooperation Agency (SIDA); the Ministry of Foreign Affairs of Denmark (Danida); the Netherlands Directorate-General of Development Cooperation (DGIS); the Ministry for Foreign Affairs of Finland; the Ministry of Foreign Affairs of Norway; and the Australian Department of Foreign Affairs and Trade.

ICTSD welcomes feedback on this publication. These can be sent to Fabrice Lehmann, ICTSD Executive Editor (flehmann@ictsd.ch).

Citation: Lipowiecka, Julia, and Tabitha Kiriti-Nganga. 2016. *The Gender Dimensions of Services*. Geneva: International Centre for Trade and Sustainable Development (ICTSD).

ISSN 1995-6932

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LIST OF ABBREVIATIONS

BPO	business process outsourcing
EU	European Union
GATS	General Agreement on Trade in Services
GDP	gross domestic product
ICT	information and communications technology
ILO	International Labour Organization
ODI	Overseas Development Institute
OECD	Organisation for Economic Co-operation and Development
SDG	Sustainable Development Goal
SME	small and medium-sized enterprise
UN	United Nations
UNWTO	United Nations World Tourism Organization
WTO	World Trade Organization

EXECUTIVE SUMMARY

The service sector makes a substantial contribution to GDP, providing jobs, crucial inputs and public services. In 2014 the service sector accounted for almost 71 percent of global GDP (World Bank 2015). Services are key to promoting inclusive growth—they provide jobs for the poor, form the backbone of the economy, and offer key opportunities for growth through trade. Through output growth and productivity gains, services have the potential to contribute more to economic growth, job creation, and poverty reduction than manufacturing (Ghani and Kharas 2010). Globally, services account for almost 50 percent of female employment, and as demonstrated in this paper, service sector competitiveness can contribute to gender equality indirectly through the economic growth channel, and directly through the consumption and employment channels. Enhanced competitiveness of the service sector can therefore play an important role in the achievement of Sustainable Development Goal (SDG) 5, gender equality, in terms of the empowerment of women and girls. With the right policies and regulation in place, the service sector can also contribute to achievement of SDG 8, decent work and economic growth, by generating more productive and higher paid employment opportunities and decent work for both men and women.

By improving the economic performance of the domestic services sector and providing new export opportunities, trade in services can be an important mechanism for enhancing the competitiveness of the service sector. However, as demonstrated in this paper, gender inequalities that manifest themselves in economic transactions, relations, and institutions also affect women's participation in services, which reduces the competitiveness of the sector and, more importantly, limits the ability of women to benefit from the opportunities created by service exports and service sector growth. Services liberalisation can also carry particular risks for women, and appropriate regulation and complementary policies need to be put in place to ensure that liberalisation delivers the expected benefits in terms of inclusive growth. Through an analysis of the service sector in general, and four specific service industries – tourism, information and communications technology, financial services, and domestic, health and social care – this paper provides an in-depth analysis of the gender-based constraints faced by women in accessing employment and business opportunities in trade in services, and the wider service sector.

Finally this paper recommends a set of policies that support equal access to the benefits of services growth for both genders, and create an inclusive policy and regulatory environment that reduces the gender-based constraints faced by women wage workers and entrepreneurs in the service sector. These relate to capacity building and improving access to productive resources for women, the provision of enabling and empowering policies and regulation for women workers and entrepreneurs in services, and mainstreaming gender in services-related trade policy and aid for trade interventions. A final recommendation relates to greater engagement with the private sector in terms of shifting the organisational culture of businesses concerning pay, working conditions, and the quality of work offered to women.

Gender equality is very much a human rights issue—as 50 percent of the population, women have the right to participate fully in economic, social, and political life. Enhancing women's access to opportunities in services not only enhances gender equality, but also makes economic sense, as it improves productivity, efficiency and the competitiveness of the economy, leading to more inclusive growth and better development outcomes for all.

1. INTRODUCTION

The service sector is a vital component of the economy. It makes a substantial contribution to gross domestic product (GDP), providing jobs, crucial inputs, and public services. The 2015 World Development Indicators show that the service sector accounted for almost 71 percent of global GDP in 2014 (World Bank 2015). Particularly in developed economies, 'servicification' means that services are increasingly essential as both inputs and outputs of manufacturing, and are often sold and exported as imbedded or accompanying parts of goods (WTO 2015). Services are gradually becoming necessary for firms seeking to capture more value in global value chains as part of their competitiveness strategy.

Increasingly both academia and policymakers are recognising that services can provide an alternative engine of growth for developing countries, enabling latecomers to leapfrog the traditional manufacturing route (Ghani and Kharas 2010; ADB 2013). Trade in services can be an important driver of this growth, by improving the economic performance of the domestic services sector, through increased competition, improved access to technology and foreign capital, and providing new and diverse export opportunities. Trade in services has been growing at a faster rate than trade in goods since the 1980s, yet services exports continue to make up less than 27 percent of world exports (WTO 2015). Developing countries' share in world services trade is still a meagre 34 percent,[1] and for least developed countries the share is only 0.5 percent, pointing to a major untapped potential in services trade (WTO 2014). However, services liberalisation also carries risks, and appropriate regulation and complementary policies need to be put in place to ensure that liberalisation delivers the expected benefits in terms of inclusive growth.

Statistics indicate high levels of female employment in service sectors, with services globally accounting for almost 50 percent of female employment in 2013 (ILO 2014a). While in developing countries the majority of women are still employed in the agricultural sector, the share of women employed in services is on the rise, having increased by 7.6 percent between 1992 and 2012 (ILO 2012). As the primary carers in most societies, women are also the predominant users of public services such as water, energy, sanitation, and health services. At the same time, in both developed and developing countries, norms concerning the role of women in the household, community, and public life continue to shape the societal status of women in the labour market. This gendered structure of economies influences patterns of resource allocation and the competitive advantages of countries (Fontana 2009), meaning that the impact of economic growth and trade will have different repercussions for women and men. With policymakers turning to services as a means of driving development through growth and job creation, there is a need to better understand the interaction between services, services trade, and the gendered structure of economies.

Over the past decade, gender equality and women's empowerment have been firmly placed on the global agenda. Last year saw the adoption of a new set of 17 Sustainable Development Goals, accompanied by 169 targets and indicators that will guide the global development agenda for the next 15 years. The SDGs build on the Millennium Development Goals, but are more extensive and aspirational in their scope and targets. One of their main achievements is the arrival at a specific gender equality goal, SDG 5, which calls on governments

1 The World Bank's recent publication on trade in services in Africa highlights discrepancies between official country-level statistics on services exports, and firm-level data (World Bank 2016c). It is likely that traditional data sources severely underestimate the developing countries' share in world services exports, particularly in Africa and Asia, where trade in services is often informal in nature.

to achieve, rather than just promote, gender equality and the empowerment of women and girls. The new set of development goals is unique in that they focus on women's economic empowerment, and particularly their access to productive resources, as a prerequisite for ensuring gender equality, growth, and poverty reduction. SDG 5 includes targets on equitable access to economic resources, basic services, social protection, property and inheritance, technology, financial services, and markets as a means to achieve gender equality and fight poverty (UNCTAD 2015). SDG 5 also marks out technology and legislation as important enablers for the empowerment of women. There are also specific mentions of women's empowerment in other SDGs: SDG 3 includes a target on universal access to sexual and reproductive healthcare, SDG 6 highlights the needs of women and girls in sanitation. Finally, with a renewed focus on the Decent Work Agenda, SDG Goal 8 calls for the promotion of sustained, inclusive, and sustainable economic growth, full and productive employment, and decent work. As women are disproportionally concentrated in vulnerable and precarious forms of employment, this goal is also particularly relevant to achieving women's economic empowerment. Other key aspects of decent work are widely embedded in the targets of many of the other 16 goals.

This paper seeks to analyse the service sector against the backdrop of these new development commitments, seeing services as a potential major driver of not only growth but also greater gender equality. By integrating gender into the analysis of services and services trade, it aims to identify the key gender dimensions of service sector development and competitiveness. In Section 2, it establishes the specific transmission pathways between service sector growth and gender equality, and vice versa. Using a gender perspective, it looks particularly at trade in services as a key driver of service sector growth, and how trade in services can create both positive and negative gender outcomes. Sections 3 and 4 outline the current landscape in terms of female employment in services, looking particularly at the information and communications technology (ICT), finance, tourism, health and care industries, and the specific gender-based constraints affecting women's participation in service sectors in developing countries. Section 5 identifies a set of recommendations for policymakers on how to enhance the competiveness and growth of services, through a gender-sensitive lens. The policy suggestions seek to ensure that women and men benefit in an equitable manner from service sector growth, both as consumers and producers of services.

2. LINKAGES

2.1. Service Sector and Gender Equality

The service sector is a key component of a thriving economy. It contributes to economic growth, drives job creation, and provides crucial inputs and public services for the economy. A competitive service sector contributes to development in four key ways: through output growth and productivity gains; through effects on employment and national incomes; through effects on the range and quality of services, including key social services and business services; and by diversifying the economy and offering a source of competitive and comparative advantage in terms of trade (Cali, Ellis, and te Velde 2008). Services are thus key to promoting inclusive growth—they provide jobs for the poor, form the backbone of the economy, and offer key opportunities for growth through trade. In fact, services have the potential through output growth and productivity gains to contribute more to GDP growth, job creation, and poverty reduction than manufacturing (Ghani and Kharas 2010).

Various studies have found a strong positive correlation between economic growth and improvements in gender equality both on a cross-country comparative basis and on a time-series basis for particular countries (Dollar and Gatti 1999; Lagerlöf 2003; United Nations 1995). As a key driver of economic growth, the service sector can therefore indirectly improve gender equality outcomes. As countries develop and household incomes grow, families are more willing to allocate resources to the education and health of girls. The creation of more jobs through growth allows for the entry of more women into labour markets, and ultimately contributes to changes in social norms and perceptions about gender roles, improving women's legal, social, and economic status.

Beyond the general economic impact, services also affect women as producers and consumers through the employment and consumption channels. The service sector generally employs more women. Development of the service sector can therefore be an important driver of job creation for women, if they have the required skills. Ghani (2010) finds that countries where services account for a higher share of employment have higher female labour force participation rates. By providing an independent source of income, employment in the service sector can provide women with a higher status, both in their households and in wider society, increasing their decision-making power. The presence of employment opportunities for women in the service sector can also result in women being more highly valued socially and economically, with the perceived returns on investment improving attitudes and incentives towards girls' education. Wage employment can also be an important source of self-confidence for women by expanding their social opportunities and life choices (Kabeer, Mahmud, and Tasneem 2011).

Through the consumption channel, more competitive service sectors can result in lower prices, more choices, and better quality service. In most developing countries, women assume a disproportionate share of family and community-support responsibilities. An improvement in the availability and price of vital services can reduce the domestic and social care burden on women, freeing them up to engage in formal employment (UNCTAD 2004). In particular, provision of affordable childcare services is strongly correlated with women's participation in the labour force. In Colombia the provision of community-based childcare services increased the probability of mothers' employment by 25 percent, particularly among low-income women (Attanasio and Vera-Hernandez 2004; Peña-Parga and Glassman 2004). Provision of adequate services that improve mobility, such as public transportation, can also aid gender equality in employment and education (ILO 2012). Improved transportation services and infrastructure in Afghanistan, for example, has significantly improved female school attendance (World Bank 2012). Lower prices of services can also affect discretionary household incomes, allowing families to

invest in the education and health of girls, which might otherwise have been a secondary priority. Improved provision of health and sanitation services can specifically support the achievement of SDG 3, which includes a target on universal access to sexual and reproductive healthcare, and SDG 6, which highlights the needs of women and girls in sanitation.

2.2. Trade in Services and the Gendered Structure of the Economy

Trade in services can be an important driver of service sector development and economic growth (Khoury and Savvides 2006). However, the gendered structure of the economy means that the distributional outcomes of trade can vary by gender, as men and women are affected differently by changes in trade patterns and volumes. Liberalisation of trade in services has the potential to generate substantial increases in employment opportunities for women. There is strong evidence that liberalisation of services in Asia increased participation of women in exports of services such as back-office processing and call centres and increased mobility of women to provide services such as education, health, or professional services abroad (Puri 2004). The vast majority of service firms in all countries are micro and small-scale entrepreneurs and services trade can create important opportunities for these entrepreneurs to enter global value chains and e-commerce, provided they have a supportive regulatory and policy environment. By generating new opportunities in wage labour and production, trade can also enhance women's economic independence, including their propensity to save and invest. For example, women employed in the services sector abroad make a significant contribution to remittances received by developing countries, because they are likely to save more and to remit a larger proportion of their earnings back to their home country than men (Puri 2004).

However, trade in services liberalisation also carries potential risks for the domestic services sector. Opening up the service sector to international firms risks displacing less competitive domestic service providers, leading to loss of employment and downward pressure on wages. How this will impact on women will depend on whether the sectors they are engaged in (as wage workers or entrepreneurs) either expand or contract. Micro and small-scale services firms, often owned by women, tend to have lower productivity and might be at particular risk. In the longer term, trade in services liberalisation has the potential to increase productivity of domestic firms as well as more affordable and high-quality services for consumers. However, certain categories of workers, particularly low-income, women and informal sector workers, have fewer assets and capabilities to absorb the adjustment costs associated with trade in services liberalisation. Due to entrenched gender norms and their lower educational attainment, women workers may find it particularly hard to retrain and find employment in sectors that expand.

Wage rates in export-oriented sectors are generally higher, potentially raising incomes for women employed in trade in services (Bernard, Jensen, and Lawrence 1995). There is some evidence from developed countries that increased international trade diminishes the gender wage gap in high-skilled industries (Klein, Moser, and Urban 2010). However for certain labour-intensive products and services, where international price competition and price elasticity of demand are high, gender wage gaps have been a source of competitive advantage. Under the competitive pressure to reduce costs of production, some international firms pursue an active strategy of feminisation of the labour force (Standing 1999). According to Seguino (2000) gender-based wage gaps were critical in attracting investment and expanding exports for a number of semi-industrialised, export-oriented countries, thereby contributing significantly to trade-led economic growth. In these cases, producers used existing gender inequalities in the form of the wage gap to cut costs, inadvertently creating new forms of inequalities by employing women in low-paid, low-skilled jobs in export sectors, with few opportunities for advancement and accumulation.

In the longer term, this type of export strategy based on gender inequality is unsustainable. First of all, labour-intensive export industries tend to be footloose, ready to move operations to other locations where costs of production are lower. In addition, in the long term gender wage gaps will lead to lower export prices and a deterioration of terms of trade, creating balance of payment issues for countries using gender wage gaps as a source of export competitiveness (Osterreich 2007). The use of gender inequality as a source of competitive advantage also contravenes international labour standards and conventions as set out by the International Labour Organization (ILO). Increasingly, the greater awareness and brand sensitivity of consumers discourage the purchase of products that reflect exploitative working conditions and discrimination, and will make such practices unacceptable with time.

On the consumption side, opening up the service sectors can also benefit host countries by improving the quality and reducing the prices of services. However, complementary government policies may be required in order to broaden access to these services. Liberalisation of public services is a particularly sensitive topic for many developing countries, which fear that the entry of private providers will reduce the provision of essential services for the most poor and vulnerable consumer groups, including women. As the primary users of public services, women are more likely to suffer if essential services are reduced or their prices rise. Putting in place regulation relating to pricing practices and codes of conduct and targets in terms of widening access to services can prevent a worsening in inequalities in access to basic resources and services for the poor and for women, though in certain cases cross-subsidisation of essential services may still be required.

Finally, trade in services, such as tourism, can also be an important source of foreign exchange and government revenue, which in turn may enhance the capacity of government to provide key economic and social investments such as education, roads, and health facilities that particularly affect women. Similarly, remittances from service workers abroad have been a vital source of savings and investment for resource-strapped economies, also having a positive impact on the foreign exchange reserves of recipient countries. Revenues from imports and exports of goods and services play a critical role in the new Financing for Development Agenda in terms of mobilising financial resources for meeting development objectives (World Bank Group and WTO 2015). The effect of increased government spending on women will depend on the extent of redistributive policies undertaken by the government and the types of public investments made. However as raised by the Overseas Development Institute (ODI) in a recent publication, evidence on the effects of government trade revenues on low-income households through increased social spending is still very weak and more research is required in this area (ODI 2016).

2.3. Gender Equality as a Source of Service Sector Competitiveness

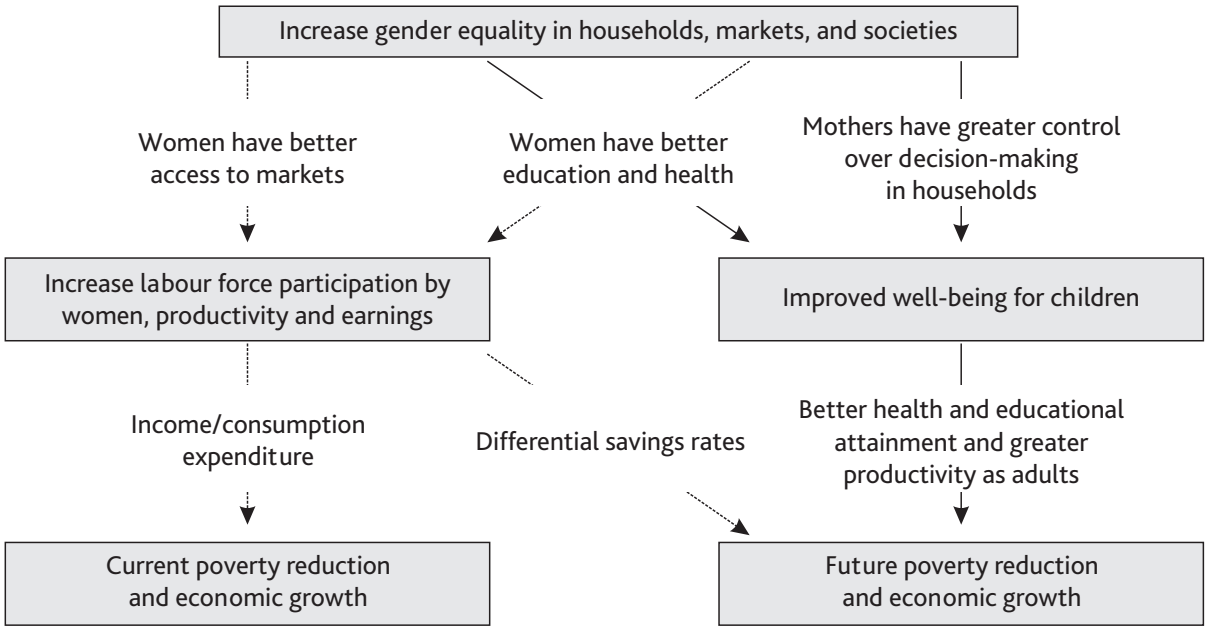
The Organisation for Economic Co-operation and Development defines women's economic empowerment as their capacity to participate in, contribute to, and benefit from growth processes in ways that recognise the value of their contributions, respect their dignity and make it possible to negotiate a fairer distribution of the benefits of growth (OECD 2011). The core of empowerment lies in the ability of a woman to control her own destiny. This implies that to be empowered, women must have equal *capabilities* (such as education and health) and equal access to resources and *opportunities* (such as land, capital, and employment). They must also have the agency to use those rights, capabilities, resources, and opportunities to make strategic choices and decisions through independence in the household and community, leadership opportunities and participation in political institutions (UN Millennium Project 2005). For women to exercise agency, they must have *security* and live without the fear of coercion and violence.

There is a strong instrumental rationale for greater inclusion of women in the economy, including the service sector. Greater labour force participation of women can be a source of competitive advantage for the economy, but also contribute to more inclusive growth, including improving distributional dynamics and well-being within households (Kabeer 2012). Countries that provide more equitable economic opportunities for women are more competitive in the global economy (Scott 2014). According to a recent McKinsey report, advancing women's equality in terms of labour force participation could add as much as US$12 trillion, or 11 percent to global annual GDP by 2025 (McKinsey Global Institute 2015). Women's access to employment and education opportunities greatly reduces the likelihood of household poverty, and women are known to reinvest up to 90 percent of income earned in their families and communities, creating positive outcomes for the education and health of future generations (IFC 2013).

There is a strong positive correlation between women's participation in the labour force and economic growth. Gender gaps in employment explain a large extent of the growth differential between regions over time, with the Middle East, North Africa, and South Asia particularly lagging behind (Klasen and Lamanna 2009). Unequal access to employment opportunities results in distortions in the allocation of talent to skilled and unskilled positions through the incidence of "adverse selection," slowing down economic growth and lowering the competitiveness of the service sector. For example, elimination of gender-based segregation in specific sectors and occupations could increase output by 25 percent in some countries through better allocation of women's skills and talent (Cuberes and Teignier-Baqué 2011). Similarly, discriminatory laws, lack of access to services and resources such as land, credit and technology, and childcare and domestic responsibilities impede female entrepreneurship and reduce their productivity, constraining the growth potential of their businesses and the output of the service sector and economy as a whole. For example, if women farmers had the same access as men to inputs such as land and fertilisers, agricultural output in developing countries could increase by as much as 4 percent (FAO 2011). Entrenched gender norms and limited access to productive resources and training can also prevent both women wage workers and women entrepreneurs from entering expanding service sectors.

Figure 1 showcases some of the pathways between increased gender equality and poverty reduction and growth. The diagram shows that increases in female earnings can reduce current poverty and stimulate short-term growth through higher consumption expenditure, while also reducing future poverty and stimulating long-term growth through higher savings. The consumption and savings channels create a multiplier effect that reverberates across the economy in terms of further employment, investment, and economic growth. Rising incomes and more domestic consumption can drive the growth of the service sector, and thereby enhance its competitiveness on the global stage.

Figure 1: Pathways between increased equality and economic growth and poverty reduction



Source: World Bank 2007a.

At the same time, equal access to educational opportunities for girls and women allows for greater accumulation of skills and expertise in the labour force and thus raises the growth potential of the economy, as educated women can undertake higher-value economic activities. Greater decision-making power for women over household resources and family size has the potential to enhance the human capital of the next generation, as children benefit as a result of more spending on food and education (World Bank 2007a; Alderman and Behrman 2004). The service sector is more skill-intensive than other sectors, and by improving human capital and productivity of labour for current and future generations, gender equality in terms of educational attainment can contribute to service sector competitiveness. In an increasingly competitive global economy, it is high-skill, high-productivity services that have the most potential to contribute to long-term sustainable economic development through trade. Greater gender parity in terms of access to education and training can ensure that women are part of a high-skilled workforce and are able to take advantage of the opportunities created by trade. The decline in fertility associated with greater gender equality can also have profound economic impacts, creating a "demographic dividend" that reduces dependency and increases per capita outputs, contributing to economic growth (Bloom and Canning 2008).

The evidence cited above creates a strong rationale for ensuring women's equitable participation in the global processes of growth, including in the opportunities created by trade in services. However, gender equality is also very much a human rights issue: as 50 percent of the population, women have the right to participate fully in economic, social, and political life. Access to employment, equal wages, education, technology, knowledge, markets, finance, and a favourable policy and regulatory environment enables women to access economic opportunities and take control over their own lives, both within and outside the domestic sphere. However, as has been demonstrated in this section, greater gender equality also makes economic sense, as it enhances productivity, efficiency, and the competitiveness of the economy, leading to more inclusive growth and better development outcomes.

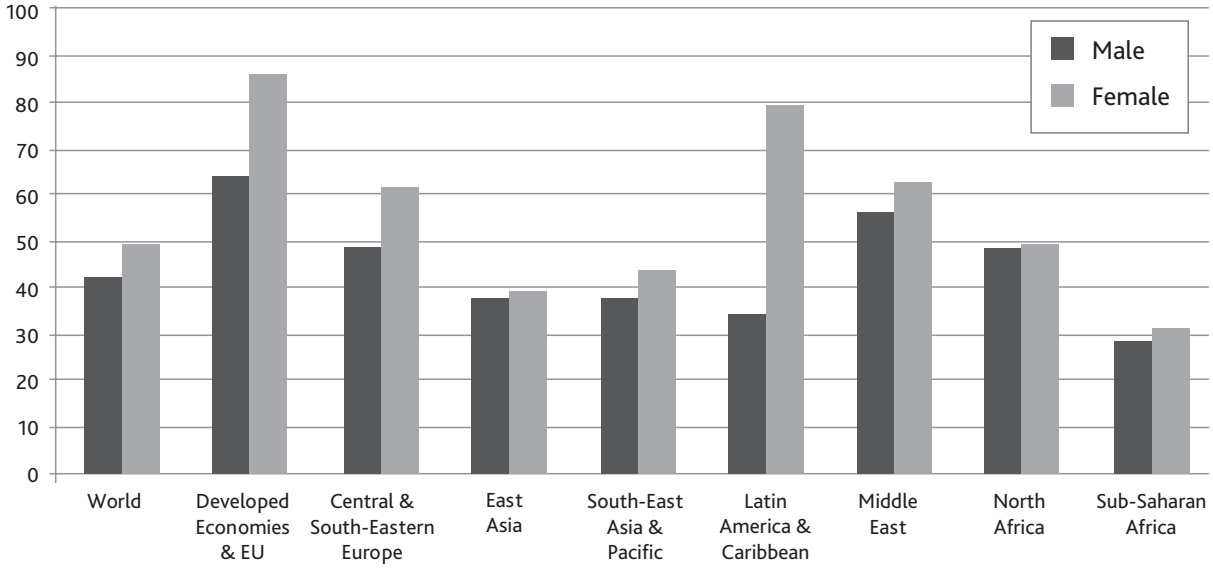
3. STATE OF PLAY

3.1 Women's Participation in the Service Sector

The role of women in the service sectors of developing countries has been prominent and is expanding rapidly. Women are increasingly moving out of agriculture in developing countries, and out of industry in developed countries, and into services (ILO 2012). While in developing countries the majority of women are still employed in the agricultural sector, the share of women employed in services increased by 7.6 percent between 1992 and 2012 (ILO 2012) and is likely to increase further as opportunities in the service sector grow. Globally the service sector accounted for just 41 percent of female employment in 1999 and this had increased to 49.4 percent by 2013 (ILO 2014b).

As shown in Figure 2, the share of women employed in the service sector outnumbers men across regions, though with significant variations in ratios of female to male employment. Female employment is particularly high in advanced economies, where women's employment in industry has halved, and more than 85 percent of women are now employed in the service sector, primarily in health and education. Female employment in services is also high in Latin America and the Caribbean. This is linked to overall high female labour force participation in this region, driven by increased female enrolment rates, declining fertility rates, and shifting social norms (World Bank 2016a). It can also be explained by the fact that services are often less bound by the strictures of social norms present in traditional manufacturing industries, making it easier for women to enter expanding service sectors.

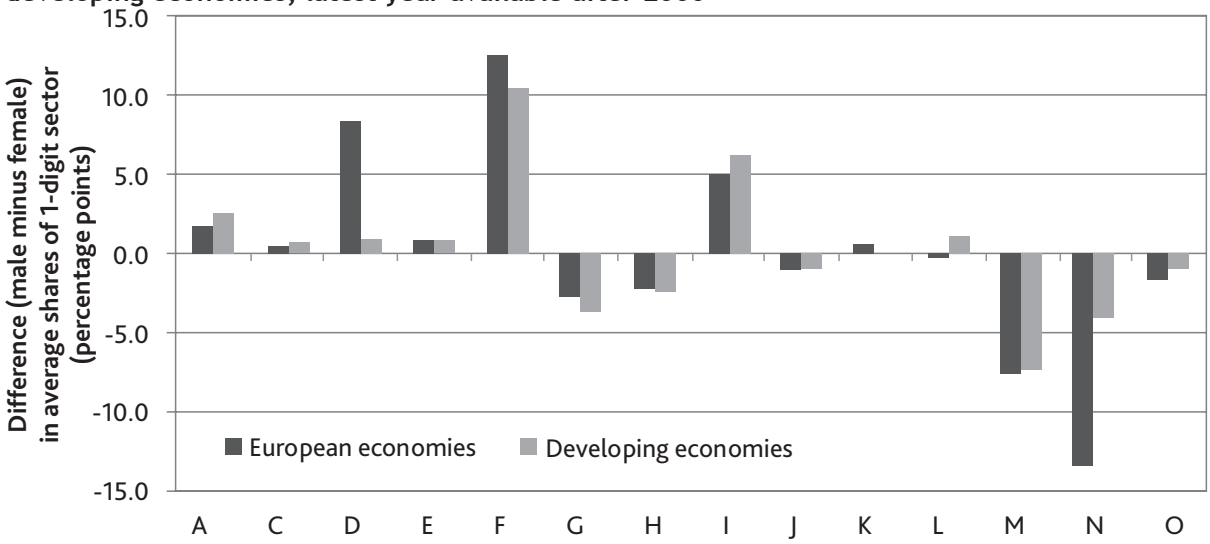
Figure 2: Employment in the service sector by gender in 2013



Source: ILO 2014a.

In developed and developing economies alike, women are represented across a more limited range of occupations in the service sector than men. Figure 3, showing a detailed sectoral breakdown across selected developed and developing economies, indicates a higher concentration of women in wholesale and retail trade, hotels and restaurants, education, health and social work, and community, social and personal services.

Figure 3: Differences in average shares of the 1-digit sector[2] by sex in selected developed and developing economies, latest year available after 2000



A - Agriculture, hunting and forestry
B - Fishing
C - Mining and quarrying
D - Manufacturing
E - Electricity, gas and water supply
F - Construction
G - Wholesale and retail trade; repair of motor vehicles, motorcycles and personal and household goods
H - Hotels and restaurants
I - Transport, storage and communications
J - Financial intermediation
K - Real estate, renting and business activities
L - Public administration and defence; compulsory social security
M - Education
N - Health and social work
O - Other community, social and personal services activities

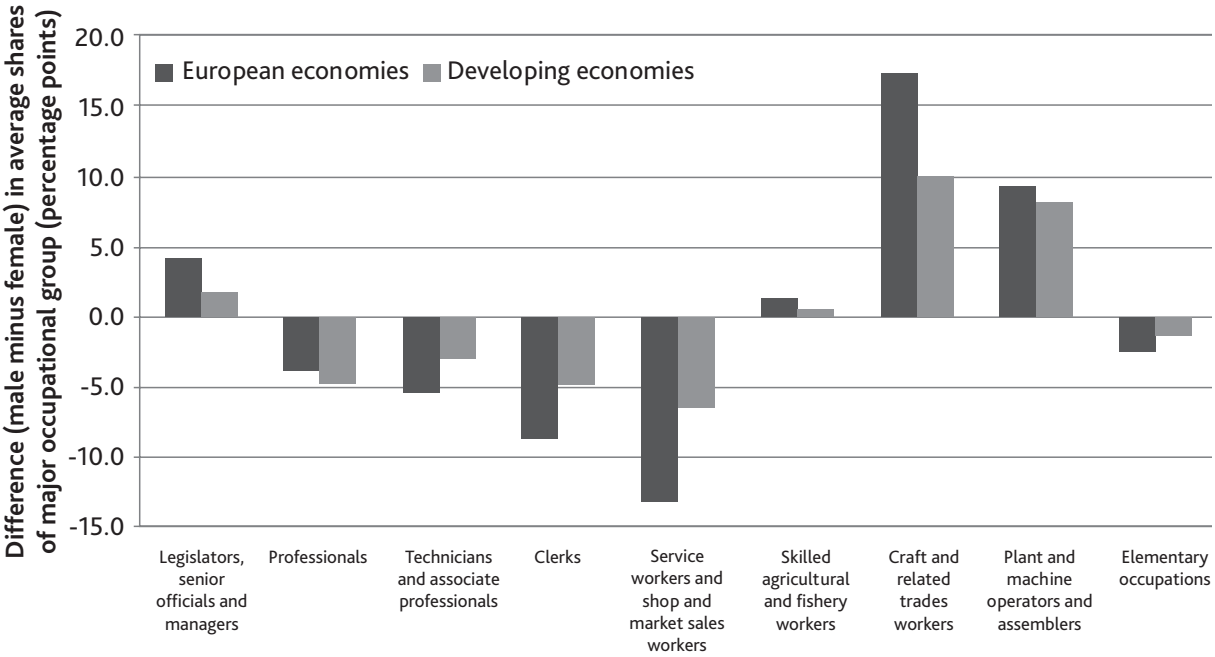
Source: ILO 2012.

Public or government services have traditionally provided an important avenue for women's participation in the service sector. However, with the increased privatisation and liberalisation of service sectors in many developing countries, women have turned to growing employment and entrepreneurial opportunities in the private services sector. In many developing countries, the more traditional, non-tradable, low-productivity services with reduced capital accumulation potential such as small retail trade, restaurants, and personal services are the ones accounting for the increasing share of services in GDP and in total employment, especially of women (United Nations 2010). Similarly, austerity measures introduced after the financial crisis in many developed countries have been particularly harmful to service sectors in which women are concentrated, such as elderly and child care, healthcare, and education (Smith 2009; Perivier 2014).

Women participating in the service sectors mainly do so as employees or micro or small-scale entrepreneurs. Those in employment are usually in the low and mid cadres, with very few rising to positions of management. As shown in Figure 4, women's employment globally is more heavily concentrated in mid-skills occupations, such as "clerks and service workers" and "shop and market sales workers," while men are more present in high-skilled occupations such as "craft and related trades workers," "plant and machine operators," and "managerial and legislative professionals." This suggests that due to various gender-based constraints, women don't have the same opportunities as men to access the full range of occupations, or the required skills and training. The vertical segregation of women in service sectors is similar to patterns observed in manufacturing and agriculture. Due to lower capital requirements, it is much easier for women to set up a services business, explaining the proliferation of micro and small-scale female entrepreneurs in this sector as opposed to manufacturing.

2 1-digit codes designate major divisions in the standard industrial classification of all economic activities

Figure 4: Differences in average shares of major occupational groups by sex in selected developed and developing economies, latest year available after 2000



Source: ILO 2012.

Similarly a World Bank survey of the providers of professional services in Eastern and Southern Africa found that women represent only 6 percent of top senior positions and 12 percent of second most senior positions in professional services firms (World Bank 2013). Comoros, Madagascar, Rwanda, Swaziland, and Zambia are among the best performers in working towards gender balance in management positions in professional firms, with more than 15 percent being women at the top management level, while female managers are almost completely absent in Egypt, Ethiopia, and the Seychelles. These figures are also broadly comparable with data from developed countries. The under-representation of women in senior positions is related to various institutional barriers women face (WEF 2016). Women's limited access to education and training opportunities often means they lack the necessary qualifications and skills necessary to fulfil senior positions. Gendered stereotypes that create bias in recruitment and promotion and lack of work-life balance also act as barriers to greater gender diversity in leadership roles (WEF 2016).

However, globally, female participation in the ownership of services firms and the proportion of female top managers of services firms is higher compared to manufacturing (WEF 2016). A possible explanation for this is that it is easier for women to participate in the ownership of services firm given the predominance of small firms in service sectors. Lower entry costs and lower capital requirements in services may be particularly attractive to women who often face greater difficulties in accessing credit than men (World Bank 2010b).

3.2 Trade in Services

With the rising share of tertiary female employment in developing countries, trade in services can offer new employment and income opportunities for women. Although services are generally considered less 'tradable' than goods, trade in services have grown rapidly the last decades, due to technological change and ICT, as well as privatisation and liberalisation of services in developed and developing countries alike.

Trade in services is a wider concept than trade in goods. While the latter simply covers goods sent from one territory to another, the former includes four different ways to deliver a service. In the WTO General Agreement on

Trade in Services (GATS), four different modes of supply are distinguished:

- Mode 1 (Cross-border trade): Services are delivered from one country to another, mostly through the use of ICT
- Mode 2 (Consumption abroad): Consumers in one country travel to another country to consume a service, e.g. tourism.
- Mode 3 (Establishment): Services are delivered by a supplier establishing an operation in another country, e.g. establishment of a subsidiary company.
- Mode 4 (Temporary movement of natural persons): The delivery of services is made by a person making a temporary visit to another country, e.g. temporary visit by a consultant, doctor or nurse.

Mode 1 and 2 offer the most opportunities for increasing women's participation in the export of services in developing countries (IANWGE 2004). Mode 1 involves cross-border trade in services mostly through electronic means, and relates particularly to provision of ICT-enabled business, professional and technical services to consumers abroad. Mode 2 involves the movement of consumers from one country to another to purchase services there, and this is particularly relevant to the tourism and health services sector which are largely feminised. Mode 3, which involves firms offering services through establishing a subsidiary company, branch or joint venture abroad, provides limited benefits for women entrepreneurs as these often lack access to financial resources and own smaller firms. At the same time, women wage workers can benefit from the establishment of the commercial presence of foreign services firms in developing countries, mainly in the financial and business processing sectors (UNCTAD 2004).

Mode 4 - temporary movement of natural persons - offers some potential for women's participation. For now, the services that have been liberalised through Mode 4 are mainly reserved for highly qualified business professionals. Most women service providers and wage workers from developing countries do not meet these requirements and those who do face the issue of lack of recognition of their professional and academic qualifications (IANWGE 2004). For services provided under Mode 4, women are usually involved in labour-intensive services such as care, health, and domestic and social services, rather than in professional services such as accountancy, engineering, and management.

The following looks in greater depth at women's participation in four key services industries: tourism, ICT, financial services, and domestic work, health and social care. As will be shown in Section 4, there are many commonalities between the gender-based constraints experienced by women across these sectors, but also challenges that are exclusive to particular industries.

3.2.1 Tourism

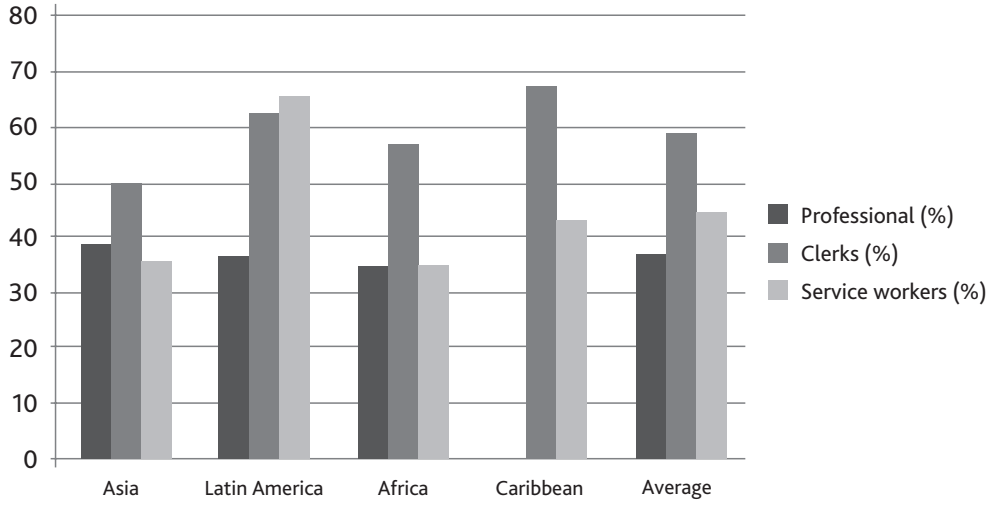
Baum (2013) and Ferguson (2011) argue that the hotel, catering and tourism sector is highly labour intensive and, numerically, a significant source of employment. It is among the world's top job creators and allows for quick entry into the workforce for youth, women, and migrant workers. For developing countries, tourism has the potential to generate employment for a large share of low-skilled workers, as well as to provide an important source of foreign exchange.

Globally, the overall percentage of women's participation in the hotel, restaurant and tourism labour force is 55 percent (ILO 2013). Countries with the lowest female participation in tourism employment are situated in North Africa or the Middle East, where issues of women's mobility in the public sphere strongly affect overall access to employment. In Sub-Saharan Africa, women's participation in tourism is 65 percent (ILO 2013).

As shown in Figure 5, the structure of employment in the tourism and hospitality sector is highly gendered, with women employed primarily in low-skilled, low-wage roles as clerks and service

workers, while key managerial and professional managerial positions are dominated by men. Women are often fulfilling jobs related to cleaning, serving people, and nurturing children, which are seen as an extension of their domestic responsibilities and offer few opportunities for career development. Women in the tourism sector also tend to earn less: on average they are paid 25 percent less than male workers for comparable skills (ILO 2010). They are often employed on more precarious terms, in part-time and seasonal work.

Figure 5: Women in hotels and restaurants by occupational status, 2010, by region



Source: UNWTO and UN Women 2011.

The United Nations World Tourism Organization (UNWTO) has found that the tourism sector has almost twice as many women employers as other sectors and women make up a much higher proportion of own-account workers in tourism than in other sectors (UNWTO and UN Women 2011). As women-owned and managed companies employ more women than those managed or owned by men, this has a multiplier effect in terms of providing greater opportunities for other women in the tourism services industry. In addition to specific challenges posed by the tourism industry, these women are likely to experience similar barriers to other women-owned small and medium-sized enterprises (SMEs), including access to finance, market information, and professional networks.

Sex work is often inadvertently supported by the tourism industry. Sex tourism, for example, has been raised as a key issue in the appeal of South East Asian and Caribbean destinations. Sex work is often a vital source of income for women in the absence of other economic opportunities, but can result in far greater long-term hardships such as HIV/AIDS and other sexually transmitted diseases, social dislocation and stigma, destitution, and drug and alcohol addiction. It is also often associated with human trafficking and child prostitution.

Despite the structural inequalities concerning women's participation in the tourism industry, work in tourism can provide substantial benefits for the empowerment of women workers: not only through access to employment and increased income, but also broadening social interactions with groups with different political views or cultural beliefs. Jobs in the tourism industry provide many women with an independent source of income, and often increased bargaining power in the household context.

During a conference in Berlin in 2008, UNWTO together with UN Women launched an action plan to "Empower Women through Tourism" (UNWTO and UN Women 2011). The objectives of the plan were derived from the United Nations Millennium Development Goals, and

focus on ensuring tourism benefits the poor, protects the environment, and empowers women. Brand sensitivity and the push towards responsible tourism also create incentives for firms to improve the situation of women in this sector, for example through certification under standards such as the Better Work Program, sponsored by the ILO and the International Finance Corporation (ILO and IFC 2014).

3.2.2 Information and communications technology

Advances in computer and communications technologies, fierce international competition, and firms' quest to keep labour costs low have driven many firms to take advantage of relocating ICT-related and ICT-enabled jobs from developed to developing countries. ICT has an enormous potential to reduce gender gaps in labour force participation by making employment arrangements more flexible and generating new opportunities in online work, e-commerce, and the sharing economy (World Bank 2016b). Growth in ICT-related sectors in low- and middle-income countries has created numerous opportunities for women, particularly in India, Philippines, Malaysia, Jamaica, and Mexico (Puri 2004).

However, a gender division of labour persists globally in ICT-related employment, with women by far in the minority and concentrated in lower level occupations. Globally only 30 percent of the people working in the ICT sector are women, and less than a third are in full-time employment (European Commission 2016). Vertical gender segregation in terms of occupation levels is prominent in the ICT sector, where men hold the majority of high-skilled, high value-added jobs, whereas women are concentrated in the low-skilled, lower value-added jobs (European Commission 2016). In India, women comprise 50 percent of the workforce in ICT outsourcing, but make up only 21 percent of all software professionals (Morgan 2012). Women dominate the ranks of telephone operators and data entry and data processing personnel mainly for outsourcing work (Morgan 2012). In all the science, technology, engineering, and mathematics fields, including ICT, the higher up the ladder, the fewer women there are. Whereas 45 percent of women reach higher positions in the service sector, only 19 percent reach executive level in the European ICT sector (European Commission 2013). Likewise only 19 percent of ICT entrepreneurs are women, whereas 54 percent of women in other service sectors are business owners (European Commission 2013). This also means that there are not enough role models of women who have succeeded in the ICT sector to provide mentorship or for women to emulate.

The type and quality of jobs provided to women in the ICT sector limit their ability to more to higher value-added and higher-income activities. A study of European call centres found that women's data-processing work is often routinised, de-skilled, and low paid (Alteri, Bertin, and Huws 2002). Women in these centres rarely are able to develop the skills to advance into more professional managerial positions. Moreover, as jobs become more technologically advanced and traditional manufacturing industries disappear, women often find it hard to retrain and find employment in the new, ICT-related industries, creating new forms of inequalities between women with ICT-related skills versus those without (USAID 2005; Messa 2015).

For women in developing countries it is not just cultural attitudes, but also access to ICT and acquiring education and skills in the digital economy that form the real barrier to employment in the ICT sector. Even though internet and mobile telephony penetration rates in developing countries have risen significantly over the past decade, gender differences in access to ICT remain. In Africa only 12 percent of women (versus 18 percent of men) have access to the internet, and globally women are 14 percent less likely to own a mobile phone than men (World Bank 2016b). These differences in access are largely related to the unfavourable conditions women face with respect to employment, education, and income (Hilbert 2011). Although ICT has brought much-needed employment opportunities for women, the fact that most women are still

kept in informal and relatively low-skilled jobs makes them vulnerable to unemployment in the face of technological change and the perpetual transnational movement of business operations in search of lower production costs.

Beyond traditional jobs in the ICT industry, online commerce—through which people rent assets or command services directly from one another, coordinated through the internet—is growing rapidly in developing countries. Home-based, self-employed workers and women's cooperatives are increasingly using the internet to sell their goods and services to a wider international market and keep a larger share of the profit. Four in ten online shop owners on the Alibaba website are women (World Bank 2016b). Online shops such as Etsy, Soko, and Ten Thousand Villages are allowing women artisans in developed and developing countries to sell their handicrafts on the international markets, and capture a larger proportion of the profits (World Bank 2016b).

Many countries are already making an active effort to combat gender-based biases in formal education and skills training, and to encourage more women to enter the ICT industry. In rural India, a three-year awareness programme on opportunities in the business process outsourcing (BPO) industry increased women's enrolment in relevant training programmes, as well as school enrolment among young girls, by 3–5 percent (World Bank 2016b). Greater buyer awareness of labour conditions concerning the products and services they consume has led to the advent of impact-outsourcing as a new form of BPO that aims to brings online work to vulnerable communities. This part of the sector currently employs only 150,000 workers globally, or 3 percent of the total BPO industry, but has huge potential for growth. For example, the organisation Samasource, based in the United States, splits jobs into microwork for almost 6,400 workers, mostly women, in Ghana, Haiti, India, Kenya, and Uganda, on average more than doubling their previous income (World Bank 2016b).

3.2.3 Financial services

In the area of financial services women face a number of constraints, both in terms of participation in the financial sector as workers and, particularly in developing countries, as users of financial services. Despite making up more than half the workforce in financial institutions, women continue to lag behind their male counterparts in terms of representation in leadership roles due to a number of institutional barriers. At the same time, across the developing world women lack access to even the most basic financial services, such as saving accounts and insurance, and face significant obstacles when trying to access credit.

The financial services sector is comprised of a wide range of businesses including merchant banks, credit card companies, stock brokerages, and insurance companies, among others. Data from 20 global markets show that women make up nearly 60 percent of employees in the financial services industry, but only 19 percent progress through the leadership ranks to senior level roles; only 14 percent of board members and 2 percent of those in CEO roles are women (PwC 2013; WEF 2010). Women's representation falls between the mid-manager level and the executive ranks; men's representation takes the opposite trajectory. For instance, women make up 54 percent of all funds/trust employees but comprise only 42 percent of professional/technical/sales staff and 44 percent of mid-level managers. After the mid-manager level, the percentage of women declines sharply, with only 26 percent holding executive or senior-level positions (PwC 2013). While substantial progress has been made in terms of women's representation in financial services over the past decades, recent trends are less encouraging—among European Union member states, the number of women board members has increased by an average of only 0.6 percent per year since 2003 and the pace of change in the United States is trailing as well (PwC 2013). The

under-representation of women in leadership positions is due to institutional barriers, including unconscious bias in recruiting and promotion; the demanding hours which can make work-life balance difficult; gendered stereotypes that confine women to lowers levels of management; and lack of female role models and mentors.

On the other hand, for most women in developing countries it is access to financial services that poses the biggest challenge. The presence of financial services in any country does not imply their accessibility to the different types of users within the economy. One billion women—more than 40 percent of women globally—still don't have access to financial services (World Bank 2014a). Aspiring women entrepreneurs and those already in business face substantial difficulties in obtaining the funding necessary for business creation and expansion, often due to issues of access to land or property needed as collateral for a loan. Women frequently rely on personal savings and informal sources of finance such as family, friends, and community savings groups. A recent World Trade Organization (WTO) report highlighted that access to trade finance is a key constraint for services and goods SMEs trying to enter export markets, with around 50 percent of all SME applications for trade finance rejected, a percentage that is likely to be even higher for women entrepreneurs (WTO 2016).

While both poor men and poor women face similar barriers in access to finance for their businesses, evidence from recent studies suggests that these barriers are higher for women. The Global Findex Database reveals that in developing economies women are 20 percent less likely than men to have a formal bank account and 17 percent less likely to have borrowed formally in the past year (World Bank 2014a). In Kenya, for example, women make up around 40 percent of smallholder farm managers, but have less than 1 percent of available agricultural credit (World Bank 2013). In Uganda, women own 39 percent of businesses but only receive 9 percent of commercial credit (Tran 2011). This limits the amount of financing available for women entrepreneurs and keeps female-owned firms small compared to those businesses started and run by male entrepreneurs. Women also often lack access to other financial services, such as savings, digital payment methods, and insurance.

3.2.4 Domestic work, health and social care

Social conceptions concerning women's roles and responsibilities within households and communities have created occupational segregation in the labour force, where a large proportion of women participate in domestic, health, and care work. In recent decades, shortages in the health and social care workforce as well as the undesirability of domestic care jobs in developed countries, have led to increased migration flows of women workers from developing countries. Low-skilled migrant women tend to find jobs in the service sector, with gender-associated roles such as cleaning and catering services and caregiving. Skilled migrant women often go into welfare and social professions, including education and healthcare. Low-skilled female migrant workers, who often immigrate illegally, are particularly vulnerable to exploitation abroad. Meanwhile the outward migration of skilled female workers has had a crippling effect on local health systems in developing countries.

Migrant women workers in the services industry often face the "double disadvantage" of being both immigrants (often illegal) and female (United Nations 2010). Migrant women are over-represented in jobs with low income, poor working conditions, low skill requirements, and insecure contracts. Their uncertain legal status makes them vulnerable to exploitation, as they often lack an understanding of their fundamental rights and fear deportation, have little opportunity to claim work-related benefits and rights, and don't have access to formal or legal representation. Female migrant domestic workers are often at a particular disadvantage—as they are employed in private homes they are excluded from the

coverage of national employment and labour laws and remain largely un-unionised. Human trafficking, one of the main channels through which illegal international migration takes place, poses further risks for women in the form of exploitation, violence, and coercion. According to the United Nations (2010), human traffickers particularly target women due to existing gender inequalities.

Within the health and social care sector, women comprise over 75 percent of the workforce in many countries, making them indispensable to the delivery of healthcare services, but also reinforcing the gendered stereotype of women as caregivers (WHO 2008). Women still tend to be concentrated in the lower-status health occupations, and to be in minority among more highly trained professionals. Women make up a majority of nursing and midwifery personnel and community health workers (WHO 2008). As with domestic workers, the increasingly severe shortages in health personnel in developed countries are driving international migration of healthcare personnel, including female healthcare professionals, from low- and middle-income economies. However, unlike domestic workers, most health and social care workers are likely to pursue legal migration routes. In 2004 the United Kingdom reported that close to 10 percent of its healthcare labour force (and 18 percent of its doctors) were accounted for by foreign nationals (World Bank 2010. On average, 10 percent of all physicians trained in Africa now reside in Canada or the United States; this includes up to 30 percent of the physicians trained in Ghana and 43 percent of those trained in Liberia (World Bank 2010. Some countries, such as the Philippines, have specialised in the training of nurses to be exported to more developed economies (Puri 2004). Such movement in health and care services is resulting in a brain drain of skilled health professionals from developing countries and contributing to the collapse of local health systems, as the Ebola crisis in West Africa sadly revealed. This can particularly affect women as primary consumers of healthcare services. At the same time, South–South trade in health services via Mode 4 is also becoming more common. For example, the export of health professionals from Jamaica resulted in an inflow from Cuba, Myanmar, and Nigeria (Puri 2004).

4. CHALLENGES AND ISSUES

A number of challenges limit wider female participation in the service sectors in middle-income and low-income countries. For the purposes of this paper these have been grouped into general categories of constraints that impede women entrepreneurs and wage workers in services. However, it is important to recognise the great diversity of women in services: women participate as both wage workers and own account workers; at different scales of informal/micro, small, medium, and large enterprises; in different value chains; and in different segments of the value chain and trade, both regionally and internationally. For many women the specific gender-based constraints they face often interact with other characteristics such as ethnicity, age, and class identity to create even more severe forms of social and economic exclusion. This means that development practitioners have to go beyond a blanket-type approach in terms of analysing the diverse challenges and needs of different types of women engaged in services and services trade.

4.1 Horizontal Labour Segregation

As has been established women tend to be concentrated in a few sectors within the services industry, such as tourism and domestic, health and care services work, an example of horizontal gender segregation within the labour force (this trend is not specific to the service sector and can also be observed in the agricultural and manufacturing sectors). There is a clear segregation of women in sectors that are generally characterised by low pay, long hours, and informal working arrangements. This also has implications for liberalisation of trade in services, as the benefits of trade are unevenly distributed, with some sectors expanding and others contracting (UNCTAD 2014). Since women are clustered in fewer sectors and have access to fewer resources than men, they are often less likely to enter expanding sectors, are more susceptible to informalisation and vulnerable work associated with international competition, and are more likely to lose out due to trade-related adjustment (UNCTAD 2014). Entrenched gender norms regarding women's roles in households and labour markets mean women may find it difficult to enter expanding sectors, unless they are traditionally female sectors such as education or care work. Time poverty is another key constraint, as the heavy burden of unpaid household responsibilities placed on women means they may have to forgo learning and training opportunities that would allow them to adopt new technologies, improve their productivity, or start a small business in an expanding sector. Women may even be displaced from traditionally female sectors once these become commercially viable—this has been particularly observed in agriculture, where growth in global demand for crops with traditionally female-intensive employment has caused men to enter and take over production and marketing (Shiundu and Oniang'o 2007).

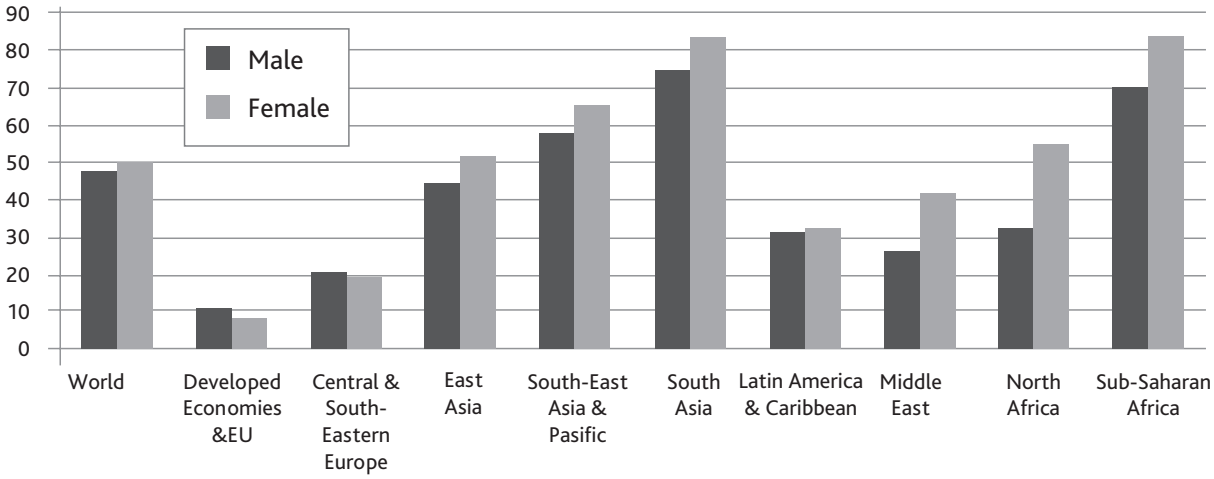
4.2 Vertical Labour Segregation

Vertical labour segregation is equally present in the service sector. Across the various industries such as tourism and ICT, women tend to be concentrated in the lower end of the value chain with low-skilled, low value-added work, limiting career opportunities. The concept of the "glass ceiling" explains the phenomenon of barriers that prevent the ascent of women within various occupations, and lead to under-representation of women in powerful and decision-making positions. These barriers tend also to maintain women at the lowest levels in the organisational pyramid, in low-wage occupational segments of services industries, with limited prospects for advancement.

4.3 Women Wage Workers Are Concentrated in Non-Standard Forms of Employment

Women in services are more likely than men to be found in precarious forms of work and non-standard employment. Non-standard employment is characterised by fixed or short-duration employment contracts (or non-permanent employment tenure), low wages, limited or no social security benefits, work at multiple worksites, low-skill (or in some cases medium-skill) job requirements without career prospects, and lack of representation. In many cases, employers use precarious work to evade their obligations to provide social security contributions, pensions, maternity and family leave, overtime payments, vacations, and occupational health and safety. In short, non-standard employment, such as contract work, outsourced work, seasonal work, and casual work, is largely precarious work. Across the world, with the exception of Europe and developed economies, more women than men are employed in vulnerable forms of employment, as shown in Figure 6.

Figure 6: Vulnerable employment shares by sex, world, and regions, 2012 (%)



Source: ILO 2012.

Because of time poverty, many women seek out flexible and non-standard working arrangements in the form of part-time, temporary, and/or informal jobs. However, this can reinforce their specialisation in non-market and market work along gender lines, because informal jobs pay lower wages than full-time and formal jobs and are less "valued" (Higgins 2012).

4.4 Wage Gap

Globally, women are paid less than men - women in most countries earn on average only 60–75 percent of men's wages (World Bank Gender Data Portal 2015). Pay gaps vary between men and women in different groups, such as age, education, and employment, and some women earn similar incomes to their male equivalents, but many more earn less. The wage gap can be partially explained by the types of sectors and occupations women are concentrated in due to horizontal and vertical segregation, gender stereotypes, and the fact that women are more likely to be engaged in non-standard forms of employment and the informal sector. Women are also often present in unorganised sectors, such as domestic and care work, or not represented in unions, limiting their wage-bargaining power. Lower earnings over a lifetime usually lead to lower savings, smaller pensions, and less economic independence.

4.5 Lack of Maternity Entitlements

Virtually every country around the world provides some type of maternity protection legislation and many others have also adopted measures to support workers with family responsibilities (ILO 2014b). The ILO's recommended maternity leave is 14 weeks and this should be accompanied by a cash payment equal to two-thirds of previous earnings paid by social insurance or public funds. However only 34 percent of countries in the world fully meet the requirements of ILO Convention No. 183 on the duration of maternity leave and the amount of cash benefits. The large majority of women workers in the world, equivalent to around 830 million women, do not have adequate maternity protection. Almost 80 percent of these workers are in Africa and Asia (ILO 2014b). These are the regions where employer liability schemes are more prevalent, informal work is predominant, and maternal and child mortality ratios are still very high.

4.6 Access to Productive Resources

Women entrepreneurs engaged in trade in services are often impeded by limited access to productive resources, including lack of access to quality inputs and equipment, capital, and credit. According to the World Bank (2013), 70 percent of women-owned SMEs in developing countries have issues with accessing finance. Lack of access to finance limits the growth potential for women-owned enterprises and makes entrepreneurs risk averse towards entering export markets. Analysis of data from the enterprise surveys undertaken throughout a large number of developing countries shows that, in general, firms with female management tend to be smaller than firms with male managers in both manufacturing and services (World Bank 2013). Access to productive resources, and particularly credit, severely limits production capacity, and hence the ability of women entrepreneurs to enter export markets.

4.7 Access to Networks, Markets and Information

Women entrepreneurs in the service sector also face a number of constraints in terms of access to professional networks and market information. Access to new regional and international markets is often dependent on access to traditional networks, which tend to be male-dominated, making it difficult for women to find new customers. World Bank analysis found that fewer firms with female top managers tend to engage in export activities than firms with male top managers (2013). Without access to existing business networks, identification of new customers is difficult, coupled with women's lower levels of market information and weaker bargaining power in transactions. Due to their lower educational attainment levels and lack of access to training, women entrepreneurs also often lack an understanding of international standards and access to the latest information on marketing, business functions and processes.

4.8 Access to Education and Training

With regard to education and vocational training, women and girls have fewer opportunities than men and boys to develop skills. Boys are more likely to be sent to school than girls, who often remain at home to assist in household duties. The lower levels of educational attainment of women workers and entrepreneurs limit their upward mobility in terms of employment opportunities and ability to enter higher value-added activities. Due to their care burden and gender-based discrimination, women often have less access to vocational and business training programmes. These types of limitations in educational attainment and access to skills upgrading can particularly hurt women when economies move up the technological ladder or labour displacement occurs due to trade.

4.9 Time Poverty

Because women are responsible for the bulk of caring and domestic responsibilities, when they participate in the formal labour force they often face the double burden of both paid and unpaid work. In households where both partners have paid jobs, women often spend significantly more time than men on household chores and caring work, such as childrearing or caring for sick or elderly family members. When paid and unpaid work are combined, women in developing countries work more than men, with less time for education, leisure, political participation and self-care (UN Women 2015). In India, women spend on average 354 minutes every day on housework and childcare, compared to 36 minutes for men (Budlender 2008). The burden of unpaid work means women are less likely to participate in paid, productive activities and are more likely to be in informal, low-paid, and low-skilled forms of employment. Time poverty also limits women's ability to access training and education, invest time in growing their business, and travel to other markets, meaning that they will sell their goods and services within more immediate markets, most likely at a lower price.

4.10 Gender Stereotypes

Gender biases that manifest themselves in economic transactions, relations, and institutions are often deeply rooted in the socioeconomic, cultural, historical, and political environment of the locality. In many societies cultural constraints such as perceptions of what the dutiful role of a woman is in the household, coupled with time poverty due to domestic responsibilities, can further constrain women from excelling as entrepreneurs or entering particular sectors. Gender stereotypes can limit women's progression in certain careers, as has been shown by the examples of the ICT and finance industries. In traditional households, limited control over income prevents women from investing in their own business or vocational education, or even the education of their children, leading to intergenerational transmission of poverty.

4.11 Implications for Gender Equality

Many of the challenges faced by women wage workers and women entrepreneurs in the service sector are due to existing gender inequalities. This paper has demonstrated that in order to fully understand the issues that constrain women entrepreneurs and workers we must understand the gendered power relations that shape societal status, identity, and access to resources for women.

Labour market segregation by gender in the service sector exists across all levels of development, independently of domestic and trade-related growth in services. This means that inequalities in capabilities and access to resources and opportunities limit women's competitive capacity, their ability to access opportunities in trade, and their ability to improve their own livelihood as well as that of their families. Women small-scale entrepreneurs in services lack access to capital, training, market information, and networks, and when trade in services is liberalised, they are often unable to scale up operations and take advantage of the opportunities in export markets. Due to their lower skill level, differential access to education and technology, and prevailing gender norms, women wage workers and entrepreneurs have lower productivity, affecting the competitiveness of the sectors where they are concentrated. The challenges faced by women in the service sector demonstrate the tangible impact gender inequality has on the competitiveness of the economy.

These observations also demonstrate that in certain sectors gender-based inequalities in the form of the gender wage gap and a large pool of low-skilled female labour have been used as a source of competitive advantage. Occupational segregation and gender wage gaps continue to persist in all regions and sectors, with women are often kept in low-skill, low-income jobs with few opportunities

for advancement. According to the World Bank (2012), such gender segregation in access to economic opportunities reinforces gender differences in time use and in access to inputs, and this perpetuates market and institutional failures. In some cases it also contributes to the creation of new forms of gender inequality, by keeping women in vulnerable, informal types of employment.

The over-representation of women in insecure forms of work similarly undermines women's rights, perpetuates gender inequalities in societies, and dampens the prospects for sustainable economic progress. Unlike permanent employment, precarious or non-standard jobs shift social risks away from employers and governments onto individual workers. Precarious and insecure work creates greater economic inequality, insecurity, and instability for workers, their families, and societies. As governments and donors strive towards the achievement of SDG 5 and SDG 8, it will be particularly important to address these aspects of women's integration into the service sector and services trade.

5. ROLE OF POLICY

The analysis in this paper has thrown up two important implications for policy. First of all, it has demonstrated the important contribution that services can make to economic growth, employment, poverty reduction, and gender equality. Enhanced competitiveness of the service sector can play an important role in the achievement of SDG 5 in terms of empowerment of women and girls and the accompanying gender targets under SDG 3 relating to women's health and reproductive rights and SDG 6 relating to women's access to sanitation services. Governments and donors should not overlook the contribution that trade in services can make to general service sector expansion, and to the achievement of better gender quality outcomes.

Secondly it has shown that gender inequalities that manifest themselves in economic transactions, relations, and institutions also structure women's participation in services, restricting the competitiveness of the sector and limiting the ability of women to benefit from the opportunities created by service exports and service sector growth. As was shown in Section 2.3, gender equality, in terms of women's capabilities, agency and access to opportunities, is a key source of competitive advantage for an economy. Countries that provide more equitable economic opportunities for women in services trade are not only more competitive on the global stage but can also ensure sustainable and inclusive long-term growth by increasing productivity and improving distributional dynamics within society. In order to foster competitiveness and to ensure that the benefits of growth in services accrue to both men and women, this section discusses a range of policy interventions. The objective of these policies is to secure equal access to the benefits of services for both genders, and create an inclusive policy and a regulatory environment that reduces the gender-based constraints faced by women wage workers and entrepreneurs in the service sector.

5.1 Capacity Building and Financial Support for Women Entrepreneurs in Services

Section 3 identified a number of challenges women entrepreneurs face in the service sector, relating to their capabilities and access to productive resources and markets.

Due to their care burden and gender-based discrimination, women entrepreneurs often have limited access to education and training programmes relating to saving and financial literacy, business management, quality standards, and marketing and export procedures. Skills training programmes therefore need to provide equal opportunities to men and women, and traditional and vocational education programmes need to be demand-driven and implemented in a way sensitive to women's disadvantages regarding mobility and time.

Without access to existing business networks, which are dominated by men, identification of new customers in both the domestic and export market can be difficult, coupled with women's lower levels of market information and weaker bargaining power in transactions. Targeted interventions, executed through women's networking and business membership associations, can assist women in pursuing new customers and markets through business development services, mentorship, and networking. It is important that organisations funding the provision of business support services don't distort the market through their interventions, and as much as possible utilise existing local business support service suppliers (Riddle 2000). In their export promotion efforts, governments need to ensure higher visibility of women service exporters—this could be done by staging service-specific trade events with targets for the participation of women business owners and ensuring female representation in trade missions (Riddle 2000). Greater use of ICT by women entrepreneurs can particularly help

them access new markets and grow their business through online commerce and the digital economy.

For women entrepreneurs engaged in services, the focus also has to be on addressing their limited access to productive resources such as credit, land, and inputs that prevents them from expanding their operations. This means particularly improving access to capital through women-specific financial products. Recognising the huge untapped market potential of women entrepreneurs, banks have started to develop specific products branded for women. These new products minimise documentation requirements for women, use innovative credit-scoring models and flexible collateral, and promote branchless and mobile financial services. However, often the provision of financial services does not necessarily lead to their adoption, and tackling issues such as women's land rights and financial literacy and illiteracy is still necessary.

5.2 Supportive Policy and Regulatory Environment for Women Service Workers

Event though female participation in the service sector labour force is high compared to agriculture and manufacturing, there is still space to improve participation gaps between women and men, particularly in certain industries and occupations. Some of the policies that can facilitate easier access to the labour force for women include provision of childcare, regulation relating to equality and non-discrimination in employment, and policies that encourage equal sharing of domestic responsibilities between men and women, such as equal parental leave.

However, this paper also demonstrates the need to introduce policies and regulation that address the over-representation of women in a narrower range of occupations and sectors than men, often in vulnerable forms of employment. To address these issues, there is a need to expand social protection measures to reduce women's vulnerability, invest in their skills and education, and implement policies to foster access to employment across the occupational spectrum. Ensuring that both foreign and domestic service suppliers are covered by national employment legislation, including on equal pay, on healthy working conditions and childcare and maternity leave provision, can prevent the clustering of women in lower skilled, lower pay, vulnerable types of employment (Riddle 2000). In the case of service provision abroad, this may include recruitment tax on the recruiters in the health and care sectors, to be used to fund national training programmes and ethical codes of conduct for recruiting firms in the domestic work sector (UNCTAD 2004).

With the renewed focus on the decent work agenda under SDG 8, a proactive shift in focus may be required, to job creation that contributes to productivity, competitiveness and skills development. As advocated by the ILO, decent work

> involves opportunities for work that is productive and delivers a fair income, security in the workplace and social protection for families, better prospects for personal development … freedom for people to … organize and participate in the decisions that affect their lives and equality of opportunity and treatment for all women and men. (ILO 2016)

This can be achieved by implementing gender equality measures within the labour market; providing universal access to social security through the implementation of a social protection floor for all workers regardless of their employment situation; and taking up the challenge of organising female workers who are in insecure forms of work. Structures combining cooperative and trade union characteristics, such as the Self-Employed Women's Association in India, have been particularly successful in terms of advocating on behalf of their members through collective action but also focusing on skills and livelihoods development (Skinner 2012).

5.3 Engagement with the Private Sector

For wage workers employed in services trade, much of the focus has to be on changing the organisational culture of businesses in terms of the pay, working conditions and quality of work offered to women. This includes improving the provision of education and training, mentorship opportunities for women to allow them to access opportunities higher up the career ladder, and changing recruitment and human resources practices to ensure career progression for women. It also means encouraging a better work-life balance for women with care responsibilities through flexible working hours, teleworking, and extended parental leave. Addressing the vertical segregation of women may also require affirmative action through the use of quotas and targets to promote greater diversity at top management levels.

In the age of social media and greater brand sensitivity of consumers, voluntary codes of conduct are gaining popularity among businesses. While not legally binding, they are an important step forward in terms of creating more inclusive business processes. For example, over 1,000 companies have already signed up to the UN Women and UN Global Compact Women's Empowerment Principles, including leading global service providers such as Accenture, Deloitte, Ernst & Young, Accor Hotels, KPMG, and Symantec (UN Global Compact and UN Women 2016). The principles focus on such as aspects as non-discrimination at work, ensuring the health, safety and well-being of both male and female workers, promoting education, training and professional development for women, engaging in enterprise development, supply chain and marketing practices that empower women, and measuring and publicly reporting on progress to achieve gender equality

5.4 Mainstreaming Gender in Trade Policy

Mainstreaming gender in trade policy can help ensure not only that women and men are equally able to take advantage of the opportunities created by trade, but also that trade expansion actually plays a critical role in narrowing the gender gap. In the context of trade policies, programmes and projects, gender analysis and gender mainstreaming should be used to assess the different constraints that women and men face in relation to trade in services and the impact that particular trade-related initiatives will have on the well-being of men and women. As summarised in the report for the United Nations Development Programme, *Trade, Gender and Poverty*, such approaches must take into account that men and women are affected differently by trade policies and performance owing to their differing command over resources within the economy; that gender-based inequalities impact differently on trade policy outcomes, with the result that trade liberalisation policies may not yield expected results; and that gender analysis is essential to the formulation of trade policies that enhance rather than hinder gender equality and human development (Çağatay 2001).

Moving forward, governments and aid for trade actors need to design, implement, and monitor trade-related initiatives in a way that supports gender equality, and in doing so, spurs the trade expansion and competitiveness of the country. The objective of such interventions should be to facilitate women's empowerment, while at the same time avoiding the entrenchment of existing gender disparities (UNCTAD 2009). For example, UNCTAD (2014) highlights the need for ex ante gender impact assessments of trade agreements and policies and taking proactive steps to ensure women's participation in any consultation processes guiding policy design. Gender analysis can also inform the design of export strategies and policies for achieving trade expansion and increasing export competitiveness. Countries such as Rwanda, Uganda, and Cambodia have all made an effort to integrate gender issues in national export strategies, including monitoring or certification and gender-equitable targets. For example, the *National Export Strategy: Gender Dimension* document prepared by the

Uganda Export Promotion Bureau identifies the cross-cutting constraints to women's participation in exports and priorities that could benefit female producers, entrepreneurs and workers; it also selects four priority sectors (coffee, commercial crafts, dairy products, and tourism) which have the potential to increase the participation of women in the export trade (UEPB 2009). Formal efforts have also been made to integrate gender analysis into the Diagnostic Trade Integration Study process under the Enhanced Integrated Framework with guidance from the International Trade Centre.

As this paper has demonstrated, trade in services liberalisation can bring important benefits, but can also create risks for women if gender-sensitive policy frameworks are not in place. Particularly by exploiting the gender wage gap in developing countries as a source of comparative advantage, foreign investors can further exacerbate existing gender disparities by employing women in low-skill, low-income occupations and sectors. To prevent this, governments need to put in place social upgrading initiatives, including enforcement of labour standards, non-discrimination and equality in wages and working conditions, and facilitate career mobility and job opportunities for women through skills training. Trade liberalisation also creates winners and losers and governments may need to put in place social safety measures that will cushion the poor, and particularly women, against the costs of adjustment as the composition of output and employment changes in response to services liberalisation.

Likewise, when liberalising sectors that provide essential services such as water, sanitation, energy, and health, developing country governments need to provide supportive regulatory frameworks. As the main consumers of public services, women will be particularly affected if the services become more expensive and/or scarcer as a result of the trade reforms. Prior to liberalising services, governments can put in place legislation to ensure both foreign and domestic suppliers meet levels of universal service, though these can distort the market. Voluntary codes of conduct and targets in relation to widening access to services may work better, if accompanied by robust monitoring and accountability mechanisms. Alternatively governments can choose to cross-subsidise the provision of services in certain disadvantaged areas or for vulnerable groups.

These forms of complementary policies can take various forms and can improve both the affordability of, and access to essential services. A successful example of the former is the establishment of health equity funds that subsidise user fees, as has been achieved in some rural districts in Cambodia (Cali, Ellis, and te Velde 2008). Cross-subsidies can also be used to improve the reach of certain essential services such as healthcare, energy, or sanitation. For example, governments can require healthcare personnel to spend a certain time period in public hospitals or remote areas before they can be hired by private hospitals, as has been in done in South Africa under the community healthcare service programme. Subsidies for expanding electrification or sanitation services to remote areas can minimise project costs and stimulate efficiency and innovation in the private sector (Cali, Ellis, and te Velde 2008). Alternatively, subsidies can be paid direct to low-income and vulnerable households through the country welfare payments system.

Finally, developing country governments need to give services a higher priority, and ensure the sector is properly represented in national trade and export strategies. The fact that services are absent from many export strategies is often a result of lack of data on the service sector in general, and particularly gender-disaggregated data (World Bank 2016c). Many countries are already making substantial efforts to mitigate these data availability issues and using better statistics to inform a more proactive approach to services in their

national trade strategies, an approach that should be extended to also account for gender differentials in participation and access to services. Increasing the competitiveness of the service sector also requires supportive trade facilitation measures, as well as complementary "behind the border" policies and investments that can cut trade costs. More research is still required on what the major sources of costs are for services exports in developing countries and the economic benefits of addressing them. However, recent estimates suggest that trade costs in service sectors may actually be substantially higher than in goods sectors (Miroudot et al. 2013). For trade in services, various studies highlight the importance of ICT infrastructure as a source of services-related trade costs, but also efficient border and road infrastructure in terms of facilitating the efficient cross-border movement of people (AfDB, OECD, and UNDP 2014).

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