



Building caring economies as a pathway to economic and gender justice



Contents

Executive summary	3
Recommendations	5
Introduction: Care is the cornerstone of economies and societies	6
A win-win: Building childcare services and strengthening women’s entrepreneurship	13
Case study 1: Improving access to quality childcare and unlocking women’s entrepreneurship, Kidogo, Kenya	14
Investing in care services for all caring needs	17
Case study 2: Practical solutions to provide caring support for parents of disabled children, Parent Suportal, UK	20
Shifting gender norms at the household level, in economies and societies	22
Case study 3: Shifting gender norms at the household level, Vietnam	24
Economic transformation: Changing laws and policies to create equitable labour markets and decent work	27
Case study 4: Creating a more level playing field for women entrepreneurs through parental leave policies, UK	30
Recommendations	33



Executive summary

Jenifer Moyo, founder of the Tree of Life crèche, and HerVenture user in South Africa. © Rudolph de Girardier

Care is the cornerstone of economies and societies. It includes all the activities that support people to meet their needs,¹ including caring for children, the elderly, people with disabilities² and people facing illness, as well as teaching activities and provision of food and basic necessities for a household. Care work is essential for communities and economies to function,³ and it increases a country's prosperity: unpaid care work alone is estimated to add US\$10.8 trillion to the global economy each year, the equivalent of 9% of global gross domestic product (GDP).⁴ As such, care is a global good that everyone in a society and economy benefits from. Care is also a right, which means everyone in need of care has a right to receive that care. A caring economy should provide all the services and support required to ensure all its citizens in need receive quality, accessible, free care.

Yet, no country in the world has fully realised a caring economy. And worse, current economic systems are skewed against women and girls. Only one in three entrepreneurs in the world are women,⁵ men earn 39% more than women,⁶ and public under-investment in care and gender-discriminatory norms see women and girls perform an inequitable amount of unpaid care: they spend 4.7 hours per day on unpaid caring activities, compared to men's 1.8 hours.⁷ Women are therefore “subsidising” economic growth in every

1 The International Trade Union Confederation (ITUC), Women's Working Group on Financing for Development, the African Women's Development and Communication Network (FEMNET), Manki Maroua and CARE International (2021). “The Care Manifesto.” <https://insights.careinternational.org.uk/publications/the-care-manifesto-a-joint-call-for-action-by-the-economic-justice-and-rights-action-coalition-civil-society-organisations-and-youth-group-leads>

2 In this report, we are using both the person-first reference (person with disabilities) and identity-first language (disabled person), to give both options while noting that people may have a personal preference.

3 UN Women (2022). “A toolkit on paid and unpaid care work: From 3Rs to 5Rs.” <https://www.unwomen.org/en/digital-library/publications/2022/07/a-toolkit-on-paid-and-unpaid-care-work>

4 Coffey, C., Espinoza, R. P., Harvey, R., Lawson, M., Parvez Butt, A., Piaget, K., Sarosi, D. and Thekkudan, J. (2020). “Time to care. Unpaid and underpaid care work and the global inequality crisis.” Methodology Note. Oxfam. <https://policy-practice.oxfam.org/resources/time-to-care-unpaid-and-underpaid-care-work-and-the-global-inequality-crisis-620928/>

5 Halim, D. (5 March 2020). “Women entrepreneurs needed—stat!” World Bank Blogs. <https://blogs.worldbank.org/en/opendata/women-entrepreneurs-needed-stat>

6 United Nations Development Programme (UNDP) (2023). “2023 Gender Social Norms Index (GSNI): Breaking down gender biases: Shifting social norms towards gender equality.” <https://hdr.undp.org/content/2023-gender-social-norms-index-gsni#/indicies/GSNI>

7 Organisation for Economic Co-operation and Development (OECD) (2023). “SIGI 2023 Global Report: Gender Equality in Times of Crisis.” https://www.oecd-ilibrary.org/development/women-undertake-a-disproportionate-share-of-unpaid-care-and-domestic-work_b8923866-en

country in the world, at the expense of their own economic potential.⁸ Unpaid care work, and the resulting “time poverty”, is a major barrier to women’s economic justice and rights – it is the principal reason given by women of working age for being outside the labour force,⁹ for not being able to run their own businesses or for being unable to engage in informal paid work activities. This is particularly severe in the current context of polycrises of climate, conflict and the aftermath of the COVID-19 pandemic, as when crises hit, women’s and girls’ unpaid care work rises and with it their economic opportunities decrease. Without investment in the care economy, decades of progress on gender equality are at risk of being reversed.

At the same time, there is cause for hope: the care work sector is one of the fastest growing sectors globally, promising up to 150 million new jobs by 2030.¹⁰ Women entrepreneurs are leading the way in complementing public care provision through innovative social enterprise models. Increased public spending on care and social services has the potential to shift the dial for unpaid carers, while feminist advocates are successfully influencing governments in their fight for gender-equitable laws and economic transformation.

This paper by the Cherie Blair Foundation for Women and CARE International explores good practice examples on care, and how investment in the care economy can strengthen women’s entrepreneurship, work opportunities and gender equality more broadly, and help governments achieve their international development goals. Through exploring the stories of four women entrepreneurs, it outlines successful interventions to build caring economies in line with the feminist concept of the “5 Rs” of Recognition, Reduction, Redistribution, Representation and Reward for care work. Interventions include increasing care provision; investment in care and social services; focusing on care across the broad spectrum of caring needs – from disability care, to elderly care and childcare; redistributing care work at the household level through social norms change; and driving economic transformation that changes laws, structures and economies, with carers, women in all their diversity, and girls leading the way.

Building the care economy is a “win-win” scenario for gender equality, economic prosperity and achieving the international development commitments of ending poverty and inequalities alike – the founding tenants of the Sustainable Development Goals. It taps into a growing market, helps meet increasing caring needs, contributes to global growth, and fosters women’s and girls’ rights and economic opportunities. Large-scale investments in the care economy (including into care policies, care work and social protection) could create around 300 million new jobs,¹¹ with every dollar invested producing almost four dollars in returns to global GDP.¹² At the same time, the cost of not investing is high – for women and girls, but also economically. Lack of action on providing care, in the current context of polycrises, could unravel decades of progress on gender equality. And without investment in the care economy, the United States (US) alone would face a projected annual loss of US\$290 billion by 2030.¹³

8 Gates, M. F. (4 October 2023). “Melinda French Gates on how leaders can boost women’s economic power.” Bill and Melinda Gates Foundation. <https://www.gatesfoundation.org/ideas/articles/melinda-french-gates-how-leaders-boost-womens-economic-power>

9 Grantham, K. and Somji, A. (2022). “Childcare solutions for women micro and small enterprises.” Research Paper. Women’s Economic Empowerment Working Group. Donor Committee for Enterprise Development. <https://www.enterprise-development.org/wp-content/uploads/Childcare-Solutions-for-Women-Micro-and-Small-Enterprises-MAY-22.pdf>

10 This figure refers to directly care-related jobs only: International Labour Organization (ILO) (2018). “Care work and care jobs for the future of decent work.” https://www.ilo.org/global/publications/books/WCMS_633135/lang-en/index.htm

11 See also: De Henau, J. (2022). “Costs and benefits of investing in transformative care policy packages: A macrosimulation study in 82 countries.” ILO Working Paper 55. ILO. https://www.ilo.org/global/publications/working-papers/WCMS_839252/lang-en/index.htm

12 ILO (2023). “The benefits of investing in transformative childcare policy packages towards gender equality and social justice.” <https://www.ilo.org/resource/brief/benefits-investing-transformative-childcare-policy-packages-towards-gender>

13 Baller, S. and Hakspiel, J. (10 October 2023). “Building a care economy: 4 leaders on why investing today will create a virtuous cycle of prosperity.” World Economic Forum. <https://www.weforum.org/agenda/2023/10/experts-examine-how-developing-better-care-systems-can-close-gender-gaps/>

Recommendations

With care needs expected to increase globally by 10% in the next decade due to significant growth of youth and elderly populations, and increased health issues related to climate change,¹⁴ it has never been more important for decision-makers to get serious about addressing one of the biggest economic injustices of our time.

Decision-makers – including governments, donors, multilateral agencies and the private sector – should build caring economies by:

1- Recognising care as a right, and care provision as a global public good, and committing to building caring economies by addressing the “5 Rs” of Recognition, Reduction, Redistribution, Representation and Reward for care work.

2- Investing at least 10% of domestic public income (derived from progressive taxation and official development assistance (ODA)) in quality, accessible and affordable care services and **increasing ODA for care, social services and social protection**. During times of crisis, public spending on the care and social sectors should be protected to prevent a roll-back on gender equality.

3- Expanding quality care provision, including through a context-appropriate mixture of public care provision, social enterprise and community-led models. Different models can be a vital stepping stone on the path towards universal, free, public care provision. Governments need to ensure that everyone who needs care has access to quality care services and should subsidise care provision for lower-income people.

4- Advancing care interventions to meet all caring needs (including care for disabled people, the elderly and children) to address the hidden inequities in care. Decision-makers should, as a priority, increase investment in disability care services and financial support for unpaid carers of disabled children.

5- Addressing gender-discriminatory norms through dialogues with households, reframed care narratives, gender-equitable legislation (such as maternity and paternity leave policies), and by redistributing care work more equally between women and men at the household level and between households and the public sector as a priority, including through increased provision and investment in care.

6- Fostering economic transformation towards gender-equitable and caring economies, by putting in place laws and regulations that provide unpaid carers, women entrepreneurs and informal workers with increased access to care, social services, and legal and social protections. This will work towards addressing women subsidising the economy with their unpaid care work by filling the public funding gap for care and strengthening women’s leadership, including by having diverse groups of women and carers co-lead policy, financing and implementation of the care economy.

¹⁴ ILO (2018). “Care work and care jobs for the future of decent work.” https://www.ilo.org/global/publications/books/WCMS_633135/lang--en/index.htm.



Building caring economies as a pathway to economic and gender justice

Diana Alhajjaj, mother of five children, participates and inspects classes inside her nursery in Talifa, Jordan. © Ahmad Al-Bakri/CARE

Introduction: Care is the cornerstone of economies and societies

Care and domestic work¹⁵ are the backbone of our societies and economies. Childcare and education enable future generations to become adults with opportunities, skills and potential; healthcare is a vital foundation for citizens to be well, to get well and to contribute to economies; and disability and elderly care ensures that all citizens can be a part of societies, economies and public life. Care – paid and unpaid – encompasses all the activities that support people to meet their needs,¹⁶ including caring for children, the elderly, people with disabilities¹⁷ and people facing illness, as well as teaching activities and provision of food and basic necessities for a household. Care work is essential for communities and economies to function,¹⁸ and it increases a country's prosperity: unpaid care work alone is estimated to add US\$10.8 trillion to the global economy each year, the equivalent of 9% of global GDP.¹⁹

As such, care is a global good that everyone in a society and economy benefits from. Care is also a right, which means everyone in need of care has a right to receive that care. A caring economy would provide all the services and support required to ensure all people in need receive adequate care. This includes providing public infrastructure (hospitals, schools, care centres) as well as building the care market through generating/investing in decent care work. At the care provider end, care jobs need to

15 This paper focuses on unpaid and paid care and domestic work.

16 The International Trade Union Confederation (ITUC), Women's Working Group on Financing for Development, the African Women's Development and Communication Network (FEMNET), Manki Maroua and CARE International (2021). "The Care Manifesto." <https://insights.careinternational.org.uk/publications/the-care-manifesto-a-joint-call-for-action-by-the-economic-justice-and-rights-action-coalition-civil-society-organisations-and-youth-group-leads>

17 In this report, we are using both the person-first reference (person with disabilities) and identity-first language (disabled person), to give both options while noting that people may have a personal preference.

18 UN Women (2022). "A toolkit on paid and unpaid care work: From 3Rs to 5Rs." <https://www.unwomen.org/en/digital-library/publications/2022/07/a-toolkit-on-paid-and-unpaid-care-work>

19 Coffey, C., Espinoza, R. P., Harvey, R., Lawson, M., Parvez Butt, A., Piaget, K., Sarosi, D. and Thekkudan, J. (2020). "Time to care. Unpaid and underpaid care work and the global inequality crisis." Methodology Note. Oxfam. <https://policy-practice.oxfam.org/resources/time-to-care-unpaid-and-underpaid-care-work-and-the-global-inequality-crisis-620928/>

be decent work,²⁰ with care workers receiving legal and social protections and a fair reward for their work. At the user end, access to quality care ideally would be free of charge, such as healthcare in the United Kingdom (UK) through the National Health Service (NHS), early years childcare in Nordic countries such as Denmark and Norway, and primary and secondary education in South Africa, Kenya, Rwanda and increasingly more African countries.²¹ It is the state's responsibility to ensure that quality care is accessible and free of charge for everyone who needs it or – if not free of charge for everyone – subsidised and freely accessible for lower-income segments of society.

A gender crisis in care

However, caring economies are far from a reality.²² Women and girls all over the world experience inequity in care: they carry out 2.6 times the amount of unpaid care work that men and boys do.²³ This significantly reduces their free time, including time to recuperate or engage in economic activities. Unpaid care work is the principal reason given by women of working age for being outside the labour force,²⁴ not being able to run their own businesses and for being unable to engage in informal paid work activities.

Economic structures mirror and reinforce these gender inequalities: women lead the provision of healthcare to 5 billion people globally, which contributes around US\$3 trillion in economic value. Half of this work, however, is performed as unpaid work, with women also shut out of leadership positions in the healthcare sector, rendering their contributions unrecognised, unrewarded and more or less invisible in economic structures and considerations.²⁵

Gender inequality in care and domestic work is thus a critical obstacle to women's economic justice and gender equality more broadly. This is bad for everyone. Not addressing a matter that affects half of the global population is not just bad for business: it slows down economies, hampers education and makes it harder to manage crises when they come. It keeps leadership unbalanced and, in healthcare settings, can actually increase patient death rates.²⁶



Devota, a farmer with three children in Zambia, wishes to have her own business but has to care for her children. © Vanessa Mwingira/CARE

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- 20 The ILO defines “decent work” as work that is “productive and delivers a fair income, security in the workplace and social protection for families, better prospects for personal development and social integration, freedom for people to express their concerns, organize and participate in the decisions that affect their lives and equality of opportunity and treatment for all women and men”: ILO (n.d.). “Decent Work.” <https://www.ilo.org/global/topics/decent-work/lang--en/index.htm>
- 21 Gruijters, R. (31 May 2023). “Free secondary education in African countries is on the rise – but is it the best policy? What the evidence says.” *The Conversation*. <https://theconversation.com/free-secondary-education-in-african-countries-is-on-the-rise-but-is-it-the-best-policy-what-the-evidence-says-204924>
- 22 Generation Equality Forum (2022). “Increase Women’s Economic Empowerment by Transforming the Care Economy.” *Blueprint on Action 1*. <https://forum.generationequality.org/news/increase-womens-economic-empowerment-transforming-care-economy>
- 23 Organisation for Economic Co-operation and Development (OECD) (2023). “SIGI 2023 Global Report: Gender Equality in Times of Crisis.” https://www.oecd-ilibrary.org/development/women-undertake-a-disproportionate-share-of-unpaid-care-and-domestic-work_b8923866-en
- 24 Grantham, K. and Somji, A. (2022). “Childcare solutions for women micro and small enterprises.” *Research Paper*. Women’s Economic Empowerment Working Group. Donor Committee for Enterprise Development. <https://www.enterprise-development.org/wp-content/uploads/Childcare-Solutions-for-Women-Micro-and-Small-Enterprises-MAY-22.pdf>
- 25 Women in Global Health (2023). “Women in Global Health Series: Gender Equity and the Health and Care Workforce.” <https://womeningh.org/sheshapes/>
- 26 World Health Organization (2019). “Delivered by women, led by men: a gender and equity analysis of the global health and social workforce.” <https://iris.who.int/handle/10665/311322>

Building a more equitable care system leads to benefits for all people. It is also particularly crucial in the current context of polycrises – which include climate change, conflicts and the ongoing impacts of the pandemic – all of which disproportionately impact women and girls. The roll-back on gender equality, global poverty and women’s economic opportunities will not stop unless we deal with inequity in care and domestic work. Caring economies are the cornerstone of fair and feminist futures. Women and girls – as entrepreneurs, paid and unpaid carers, informal or formal workers, and in all their diversity – should be at the heart of shaping this future.

The current context of polycrises mandates investments in caring economies, if we want to stop gender equality unravelling further

The current context of polycrises has reversed progress on gender equality by generations; women’s and girls’ rights are steeply declining. Crises, such as climate change-related disasters, the COVID-19 pandemic and conflict, disproportionately impact women and girls:

Climate change: Extreme weather events increase the time spent on domestic tasks (such as sourcing clean water or wood) and the need for care – which gets absorbed by women and further increases their time poverty.²⁷

COVID-19: During COVID-19, women were the first to lose their jobs and, as markets recovered, were often the last to regain employment.²⁸ The pandemic increased women’s and girls’ unpaid care work globally by around two to three hours per day,²⁹ which affected their opportunities to pursue paid work.³⁰ Women entrepreneurs who saw their businesses impacted stated that carrying out unpaid care work had undermined their business performance or limited the growth of their business.³¹

The cost-of-living crisis and austerity: Measures to respond to global economic shocks force women to step in as “shock absorbers” to continue to provide for their families, including by performing unpaid care if the state reduces care provision.³²

Conflict: During conflict, or when providing healthcare in crisis situations such as during the height of the pandemic, women and girls experience higher levels of violence and harassment, with gender-based violence having been described as the “shadow pandemic”.³³

When crises hit, care needs tend to rise and/or care and domestic work becomes more cumbersome, which increases women’s and girls’ unpaid time spent on caring activities, increases their time poverty, and reduces their access to economic opportunities even further. To prevent this disproportionate impact on women and girls and rising inequalities during times of crisis, decision-makers need to tackle inequality in care and build caring economies.

27 Buschmann, M. (2022). “Making the Green Transition Work for Women: Unlocking gender-just opportunities in an era of crisis recovery.” CARE International. <https://careclimatechange.org/care-report-making-the-green-transition-work-for-women/>

28 World Economic Forum (2022). “Global Gender Gap Report 2022.” <https://www.weforum.org/publications/global-gender-gap-report-2022/>

29 CDC Group (2020). “COVID-19 and Women’s Economic Empowerment: A Chance to Invest for Change?” *British International Investment*. <https://www.bii.co.uk/en/news-insight/insight/articles/covid-19-and-womens-economic-empowerment-a-chance-to-invest-for-change/>

30 Organisation for Economic Co-operation and Development (OECD) (2021). “Caregiving in Crisis: Gender inequality in paid and unpaid work during COVID-19.” OECD Policy Responses to Coronavirus (COVID-19). <https://www.oecd.org/coronavirus/policy-responses/caregiving-in-crisis-gender-inequality-in-paid-and-unpaid-work-during-covid-19-3555d164/>

31 This survey was based on the responses from 718 women entrepreneurs from 78 low- and middle-income countries, of which 19% reported unpaid care undermined their business performance or limited the growth of their business. See: Cherie Blair Foundation for Women (2023). “Resilience and Determination in the Face of Global Challenges: 2022 Audit of Women Entrepreneurs in Low and Middle Income Countries.” <https://cherieblairfoundation.org/what-we-do/research/2022-audit/>

32 Gender and Development Network (GADN) (2023). “Achieving gender equality and women’s rights through public services and social protection.” <https://gadnetwork.org/gadn-resources/briefing-public-services-and-social-protection>

33 United Nations (25 October 2021). “COVID-19 Has Led to ‘Shadow Pandemic’ of Violence against Women, Girls, Says Secretary-General, in Anniversary Message for United Nations Trust Fund.” <https://press.un.org/en/2021/sgsm20989.doc.htm>

Building caring economies as a pathway to feminist futures

Decision-makers have the responsibility and ability to foster gender-equitable economic structures, with caring economies at their heart. They should do so by recognising care as a right, enshrined in law, and as a global good. Building the care economy requires a holistic, 360-degree approach,³⁴ and should be done by addressing the feminist concept of the “5 Rs”: Recognition, Reduction, Redistribution, Representation and Reward for care work.³⁵

Building caring economies in line with the “5 Rs”

The feminist concept of the “5 Rs” encourages a holistic approach to building caring economies, by addressing 5 dimensions:

Recognition – of the value of care work, including as productive work that adds value to the economy and society. In practice, this means counting the economic contribution of care in national statistics, and implementing gender-transformative public policies, laws and regulations that include analysis of the economic contribution of care. For example, the Kenyan Government’s care policy puts in place measures to address care work across employment policies and legislation, norms, services and infrastructure, as well as seeking to measure unpaid care work.

Reduction – of the total hours that women and girls spend on unpaid care and reducing the drudgery of tasks. This requires building public care infrastructure, and providing care services and social protection to reduce the amount of unpaid care work undertaken by women and girls. In India, interventions such as agricultural technologies and livestock management in rural areas for women farmers have reduced the time spent on unpaid care and domestic work by five to six hours each day, which has given women time to form village-level groups and take on leadership roles.³⁶

Redistribution – of care work at the household level, addressing gender-discriminatory norms and shifting responsibility to governments and employers. This requires changing challenging gender stereotypes that put women and girls at the “sharp end” of care work, and ensuring governments and employers play their part in the provision of care. For example, Uruguay has fostered a national integrated care system across child-, elder- and disability care, which redistributes, recognises and reduces care and domestic work and invests in public provision.

Representation – of carers and care workers, including the most marginalised, in decisions on and the design of care policies, so putting women and girls at the heart of the challenge and change. For example, this could involve consulting with carers, unions and organisations that represent care workers when designing a national care policy.

Reward – for care work, via generating decent working conditions and equal pay for work of equal value to protect a workforce largely made up of women, and by generally creating decent care jobs. For example, the International Labour Organization (ILO) Convention 189 on Domestic Workers has been ratified by 37 countries, who commit to “take measures to ensure the effective promotion and protection of the human rights of all domestic workers”.³⁷

34 The International Trade Union Confederation (ITUC), Women’s Working Group on Financing for Development, the African Women’s Development and Communication Network (FEMNET), Manki Maroua and CARE International (2021). “The Care Manifesto.” <https://insights.careinternational.org.uk/publications/the-care-manifesto-a-joint-call-for-action-by-the-economic-justice-and-rights-action-coalition-civil-society-organisations-and-youth-group-leads>

35 As outlined by the ILO’s “5R Framework for Decent Care Work”; see: Addatti, L., Cattaneo, U. and Valarino, I. (2018). “Care work and care jobs for the future of decent care work.” ILO. https://www.ilo.org/global/publications/books/WCMS_633135/lang-en/index.htm

36 The International Trade Union Confederation (ITUC), Women’s Working Group on Financing for Development, the African Women’s Development and Communication Network (FEMNET), Manki Maroua and CARE International (2021). “The Care Manifesto.” <https://insights.careinternational.org.uk/publications/the-care-manifesto-a-joint-call-for-action-by-the-economic-justice-and-rights-action-coalition-civil-society-organisations-and-youth-group-leads>

37 See: C189 – Domestic Workers Convention, ILO. https://webapps.ilo.org/dyn/normlex/en/f?p=NORMLEXPUB:12100:0::NO::P12100_ILO_CODE:C189



Meagan Cundiff is an Atlanta paramedic with four young children. Photographed in June 2020, during the height of the COVID-19 pandemic.
© Kate Adelung/CARE

Funding and targeted action are critical to building a caring economy. Decision-makers should invest 10% of public budgets (derived ideally from progressive taxation and official development assistance) in care, increase public funding for social services and social protection, and contribute to the global target of generating 80 million decent care jobs.³⁸ These targets have been agreed by governments, women’s rights organisations and the private sector alike as part of the Generation Equality Action Coalition on Economic Justice and Rights’ joint commitments. It is key that these commitments spur action and inspire other stakeholders to follow suit. Yet, there is more nuance and complexity to building the care economy. To do this successfully requires action from multiple stakeholders across four dimensions: infrastructure, services, social protection and safety nets, and employment-related care.³⁹ Through laws, policies and investment, the public sector can shape – and is responsible for shaping – all these dimensions. For instance, **governments** can fund quality care infrastructure, generate decent care jobs, invest in care-related social protection, and put in place labour market structures that support women entrepreneurs, employees and carers alike. **Donors and multilateral agencies** bear responsibility for funding and prioritising care, social services and social protection through their international development engagement, and can give policy advice that accelerates progress. And the **private sector** should complement action through care provision, addressing gender discrimination across value chains and by providing equal opportunities at work, including by closing the gender pay gap and putting in place parental leave, flexible working and other family-friendly work policies.

38 Note that the investment target refers to investing “more than 2% of public income in care”. Women’s rights organisations (WROs) and civil society organisations (CSOs) have built on that, recommending investing 10% of domestic national income in the care economy (including public quality care, social services and decent care jobs). See: The International Trade Union Confederation (ITUC), Women’s Working Group on Financing for Development, the African Women’s Development and Communication Network (FEMNET), Manki Maroua and CARE International (2021). “The Care Manifesto.” <https://insights.careinternational.org.uk/publications/the-care-manifesto-a-joint-call-for-action-by-the-economic-justice-and-rights-action-coalition-civil-society-organisations-and-youth-group-leads>

39 United Nations Economic and Social Commission for Asia and the Pacific (ESCAP) (2022). “How to Invest in the Care Economy: A Primer.” <https://www.unescap.org/kp/2022/how-invest-care-economy-primer>

While it is governments and public stakeholders who are ultimately responsible for ensuring free-of-charge/affordable access to quality care for everyone who needs it, private sector stakeholders can contribute to increased care provision, for example, through social enterprise models. These models can be a stepping stone towards universal, free,⁴⁰ quality care for everyone who needs it. Within these social enterprise models, the state bears responsibility to ensure equity on both the user and provision sides, by subsidising care for users who cannot afford it and by putting in place legal and social protections for care workers, including self-employed carers.

A real, fundamental shift towards caring economies requires economic transformation and action from all stakeholders: to put in place the structures and systems, laws, policies, norms and behaviours that will allow all women to equitably participate in the economy, and to provide accessible, affordable and quality care to everyone who needs it. Carers, women and girls, and the organisations that represent them should be at the heart of shaping the care economy, to ensure gender equality and the provision of quality care are front and centre of the economy.

How to build caring economies in practice – investment, action and policies that succeed

This paper explores good practice examples of action and policies that have contributed to building caring economies in practice. It shows how investment in the care economy strengthens women’s entrepreneurship, work opportunities and gender equality more broadly, and how this can help governments achieve their economic development goals and so increase global prosperity. The report bases action on the long-established feminist recommendations of increasing investment in care and social services, increasing decent care work, and taking a holistic 360-degree approach to care in line with the “5 Rs”.

With case studies on four women entrepreneurs, their success stories and experiences of care in Kenya, the UK and Vietnam, it focuses on specific examples of what interventions work to build caring economies and strengthen women’s economic justice, including: how to generate decent care work and strengthen women’s entrepreneurship by tapping into the growing market for childcare through social enterprise models (**chapter 1**); how to strengthen women’s economic opportunities through better care service provision, using the example of disability care (**chapter 2**); how to redistribute care work at the household level and accelerate women’s economic justice by addressing gender-discriminatory norms (**chapter 3**); and how to drive economic transformation and change structures to be more gender equitable, using the example of parental leave policies for women entrepreneurs (**chapter 4**).

Many caring interventions prioritise childcare over other caring needs, demonstrating inequity within political action and discourse when the focus is on care. Disability care has been highlighted within this study to bring to the fore the need for decision-makers to take dedicated action across the care spectrum. The paper further shows how governments’ spending choices, such as cuts to care and public services, can deepen the care crisis and gender inequalities, and how to shift the focus from “tackling women’s under-representation in labour markets” to “tackling public under-investment in care provision”. Finally, current economic systems are working against women and girls. There is a need for economic transformation towards gender-just and equitable structures. The paper touches on this throughout, and gives ideas for starting points to transform economies – by changing laws, policies and market structures, or by tapping into the potential of the transition to green economies.

⁴⁰ “Free-of-charge quality care” refers to care users having free-of-charge access to care; it does not mean that carers should provide their work for free. On the contrary, on the provision side, care work should always be decent work – whether this is achieved through market structures and the state granting legal/social protections for care entrepreneurs or through care being fully remunerated by the public sector.



A participant in CARE's "Super Dad" campaign provides care for his two daughters, Kosovo. The campaign encourages fathers to take a more active role in raising their children. © CARE/Arben Llapashtica

Time to get serious – the benefits of building the care economy and costs of taking no action

There is a growing market for care: care needs are expected to increase globally by 10% to 2.3 billion people in need of care from 2015 by 2030, due to significant growth of youth and elderly populations and increased health issues related to climate change.⁴¹ To meet this increased demand for care services, public budget contributions would have to increase from 8.7% of GDP in 2015 to 14.9% of GDP by 2030.⁴² This includes high potential to foster economic opportunities for women, including women entrepreneurs who set up social enterprises in childcare or support disability care, employed health workers or teachers, and informal workers who provide elderly care or domestic work. All of these people should have access to the decent work structures and legal and social protections that are necessary to provide safety at work, because that too is a universal right.⁴³

Building the care economy thus meets increasing demand, and although it holds out the promise of enormous benefits, there is also the risk of major costs if it is neglected. Investing in caring economies is a "win-win" scenario, as it benefits economies worldwide, and strengthens women's economic justice and gender equality. The ILO estimates that by 2035, large-scale investments in the care economy (including into care policies, decent work and social protection) could create around 300 million new jobs,⁴⁴ with every dollar invested in the care economy producing almost four dollars in returns to global GDP.⁴⁵ At the same time, the cost of not investing is high – for gender inequality, but also economically. Without investment in the care economy, the US alone would face a projected annual loss of US\$290 billion by 2030.⁴⁶

41 ILO (2018). "Care work and care jobs for the future of decent work." https://www.ilo.org/global/publications/books/WCMS_633135/lang--en/index.htm

42 Gender Smart, 2X Collaborative (2022). "The care economy." <https://www.2xglobal.org/care-economy-cop>

43 ILO (2022). "Making the right to social security a reality for domestic workers: A global review of policy trends, statistics and extension strategies." https://www.ilo.org/global/publications/books/WCMS_848280/lang--en/index.htm

44 See also: De Henau, J. (2022). "Costs and benefits of investing in transformative care policy packages: A macrosimulation study in 82 countries." ILO Working Paper 55. ILO. https://www.ilo.org/global/publications/working-papers/WCMS_839252/lang--en/index.htm

45 ILO (2023). "The benefits of investing in transformative childcare policy packages towards gender equality and social justice." <https://www.ilo.org/resource/brief/benefits-investing-transformative-childcare-policy-packages-towards-gender>

46 Baller, S. and Hakspiel, J. (10 October 2023). "Building a care economy: 4 leaders on why investing today will create a virtuous cycle of prosperity." World Economic Forum. <https://www.weforum.org/agenda/2023/10/experts-examine-how-developing-better-care-systems-can-close-gender-gaps/>



A win-win: Building childcare services and strengthening women's entrepreneurship

María Juana Xico Alquijay, a woman entrepreneur who produces tomatoes, at work with her daughter Vilma, Guatemala. © deBode/CARE

Childcare is an essential part of the wider care agenda. According to the World Bank, more than 40% (nearly 350 million) of all children below primary school age need childcare but do not have access to it.⁴⁷ The lack of childcare disproportionately affects children and families in low- and middle-income countries,⁴⁸ and has repercussions on women's economic justice.

Without accessible, affordable and good-quality childcare, women provide the work unpaid. This inequity in care and domestic work prevents working mothers from fully participating in labour markets:⁴⁹ one of the most common reasons for women not starting a business in the UK was found to be because it would interfere with caring for children or parents in their households.⁵⁰ And when running a business, unpaid care work remains the primary challenge raised by women entrepreneurs to them succeeding with and growing their businesses.⁵¹

At the same time, there is a growing market for care: the care economy provides significant opportunities for women entrepreneurs and is a fast-growing sector of work, adding up to 150 million jobs globally by 2030.⁵² The care sector is a highly feminised sector and, as such, care job creation would accelerate women's work opportunities, in particular, and help reduce gender disparities in entrepreneurship. Globally, only one in three entrepreneurs are women.⁵³ This trend varies across

47 Devercelli, A. E. and Beaton-Day, F. (2020). "Better jobs and brighter futures: investing in childcare to build human capital." World Bank. <https://openknowledge.worldbank.org/entities/publication/385821d3-bce3-5640-b140-48e27b58296b>

48 Ibid.

49 Ferrant, G., Pesando, L. M. and Nowacha, K. (2014). "Unpaid care work: The missing link in the analysis of gender gaps in labour outcomes." OECD Development Policy Papers 16. <https://doi.org/10.1787/02e538fc-en>

50 HM Treasury (2019). "The Alison Rose Review of Female Entrepreneurship." <https://www.gov.uk/government/publications/the-alison-rose-review-of-female-entrepreneurship>

51 Grantham, K. and Somji, A. (2022). "Childcare solutions for women micro and small enterprises." Research Paper. Women's Economic Empowerment Working Group. Donor Committee for Enterprise Development. <https://www.enterprise-development.org/wp-content/uploads/Childcare-Solutions-for-Women-Micro-and-Small-Enterprises-MAY-22.pdf>

52 ILO (2018). "Care work and care jobs for the future of decent work." https://www.ilo.org/global/publications/books/WCMS_633135/lang--en/index.htm

53 Halim, D. (5 March 2020). "Women entrepreneurs needed—stat!" World Bank Blogs. <https://blogs.worldbank.org/en/opendata/women-entrepreneurs-needed-stat>

regions; for example, only 29% of businesses are women-led in sub-Saharan Africa, and 33% in Europe and Central Asia. But these gender disparities are prevalent around the world. In the UK alone, the gender gap in entrepreneurship is equivalent to 1.1 million missing businesses.⁵⁴

Building childcare services therefore is a win-win: it creates jobs in a highly feminised sector and it addresses a core barrier to women's economic justice – that is, lack of care provision, which prevents women from taking on (more) paid work.

Case study 1: Improving access to quality childcare and unlocking women's entrepreneurship, Kidogo, Kenya

Social enterprise Kidogo⁵⁵ has grown to become Kenya's largest childcare network, providing affordable, quality childcare for low-income households in the country. Although childcare provision has increased in Kenya's urban areas, affordability and quality are key challenges that prevent women from using these services.⁵⁶ Women in Kenya spend up to five of their eight working hours a day on unpaid care work, compared to men spending just one hour a day. They are therefore missing out on half a day's potential wages or time to start and grow their own business.⁵⁷

Female workforce participation in Kenya is low, lower than in other East African countries.⁵⁸ Nonetheless, the women and women-led businesses that exist are vital drivers of the Kenyan economy. Women-run businesses are generating employment and contributing to the social well-being and rights of women, their families and communities.⁵⁹ Building care entrepreneurship would further strengthen women's entrepreneurship,⁶⁰ and thus reduce gender disparities in Kenya's labour market.

Kidogo uses a social enterprise model that taps into both issues: it addresses the lack of affordable quality childcare, and thus strengthens women's economic opportunities within communities; and it builds women's entrepreneurship, by training and supporting women care entrepreneurs, referred to by Kidogo as "Mamapreneurs", to grow their own quality childcare businesses in their local communities. Kidogo's model is a paid model, where care entrepreneurs pay Kidogo in exchange for the benefits of being a member of the franchise network (which include mentorship, training and access to nutrition interventions). Care entrepreneurs receive intensive training on entrepreneurship skills, as well as on early childhood care, education, health and nutrition to improve the quality of services offered to young children and their carers. They are also provided with a starter kit, including resources for their centres and ongoing quality assurance and training opportunities. Parents in turn pay the care entrepreneur – around 100 Kenyan shillings (Ksh) or 60 cents/day, which is the market rate in these communities.

54 HM Treasury (2019). "The Alison Rose Review of Female Entrepreneurship." <https://www.gov.uk/government/publications/the-alison-rose-review-of-female-entrepreneurship>

55 Kidogo: <https://www.kidogo.co/>

56 Biscaye, P., Egger, D. and Pape, U. J. (2022). "Balancing work and childcare. Evidence from COVID-19 school closures and reopenings in Kenya." World Bank. <https://doi.org/10.1596/1813-9450-9958>

57 Government of Kenya (2024). "National Care Policy." State Department for Gender and Affirmative Action. <https://gender.go.ke/wp-content/uploads/2024/02/KENYA-NATIONAL-CARE-POLICY-FINAL-DRAFT-2024.doc>

58 Kenya's female workforce participation ranges from 64% to 72% and falls below Ethiopia (76%), Rwanda (84%), Tanzania (81%) and Angola (77%). World Bank (2021). "Kenya Economic Update: More Productive Jobs Hold the Key to Kenya's Resilient Recovery from the COVID-19 Pandemic." <https://www.worldbank.org/en/country/kenya/publication/kenya-economic-update-more-productive-jobs-hold-the-key-to-kenya-s-resilient-recovery-from-the-covid-19-pandemic>

59 Nunda, D., Makokha, E. and Namusonge, G. (2016). "Determinants of Effective Women Entrepreneurship in Kenya: A Survey of Trans-Nzoia County." *European Journal of Business Management* 8(30), 174–182. <https://iiste.org/Journals/index.php/EJBM/article/view/33856/0>

60 Biscaye, P., Egger, D. and Pape, U. J. (2022). "Balancing work and childcare. Evidence from COVID-19 school closures and reopenings in Kenya." World Bank. <https://doi.org/10.1596/1813-9450-9958>



Mary Giroga, Owner of a Kidogo-supported day care centre in Nairobi.
© Baz Ratner

Through Kidogo, 1,600 women entrepreneurs in low-income settlements have set up a business that provides them with a decent income.⁶¹ They also tend to further increase their income by up to two times after one year of joining Kidogo. Their childcare centres provide care for 38,000 children in the country, in turn freeing up women's time in their communities to engage in other activities, including pursuing paid work. The testimonies from two entrepreneurs below demonstrate both the model's impact on building women's entrepreneurship and on strengthening women's economic opportunities through childcare provision.

“Mamapreneur” success story – Mary Giroga is one of the “Mamapreneurs” running a Kidogo nursery in Nairobi. Her daycare centre, Mary Blessed, which she started in 2017, provides childcare for 40 children. To maintain Kidogo's child-to-caregiver ratios, she also employs assistant caregivers – women from the community – to help care for the children.

“I started my daycare because parents in my area were suffering when they went to work. There was no daycare nearby, so they were travelling far and some were going to work with their children. I made it easier for women to go to work,” Mary explains.

Mary encountered significant challenges when starting her business, ranging from a lack of access to finance to difficulties with her clients. Lack of access to finance is a key barrier to women's economic justice; specific barriers range from lack of control over economic assets and resources as well as limited mobility, to financial providers' “know your customer” requirements, such as presenting an identification card, or having to provide a collateral to open a bank account.⁶² *“Most women don't have the capital to start their business or somebody to motivate them to start their business. Some are being discouraged by their relatives and families,”* says Mary. *“My family, particularly my husband, is very happy as he knows I can help to cater for our needs. He has been encouraging me not to give up. But the society has discouraged me.”* **The ongoing training and support she has received from Kidogo since 2019 has further helped her to work better with both children and their parents.**

Kidogo's work to support women like Mary can help to create a huge ripple effect by alleviating other women's time spent on childcare, enhancing children's well-being and capabilities, and improving women's economic participation.

Jacqueline Muthoni Njogu: An entrepreneur and mother accessing quality childcare through Kidogo.

One of Mary's clients is Jacqueline Muthoni Njogu. Jacqueline is a mother of two and an entrepreneur who sells vegetables in Nairobi's Githurai marketplace. Through Mary's nursery, she has been able to access affordable and good-quality childcare, which has enabled her to run her business more effectively and profitably.

61 This is at least a monthly income of US\$150 – higher than the average received by an informal care worker in Kenya and higher than the mandated monthly minimum wage of Ksh15,201 or US\$113.

62 CARE International (2020). “Building Forward: Creating a more equitable, gender-just, inclusive and sustainable world.” <https://insights.careinternational.org.uk/publications/building-forward-creating-a-more-equitable-gender-just-inclusive-and-sustainable-world>



Jacqueline Muthoni Njogu at work, while her child is at the daycare centre. © Baz Ratner

*“Since I brought my kid to Kidogo daycare, I have seen a lot of change. Before I was working very few hours, **but now I can work the whole day. I know my kid is safe.** I am making a lot of profit, so I can now cater for my family well,” Jacqueline explains. “I have seen a lot of changes in my son as well. Before he could not use the potty, he could not use a handkerchief, he would not talk and he was so nervous. But now he is courageous, he talks, prays and knows how to interact with other kids. I am very comfortable working because I know my kid is in a safe place.”*

child to work – that is, in the market. It is very unhealthy for my child because of the environment and he could be affected with diseases such as airborne diseases or cholera. Ultimately, I would close my business because I could not deal with the business and my child.” ●

The quality childcare received through a Kidogo nursery has been vital to Jacqueline: “If I had no option of Kidogo kindergarten, I would take my

A pathway to universal care provision

Social enterprise models like Kidogo’s present a vital stepping stone in expanding affordable, quality childcare across communities. They also tap into the potential of growing care markets by turning demand for care into entrepreneurship opportunities for women. However, to truly harness transformative change that can drive gender equality, the whole ecosystem needs investment to work at scale.

Existing care systems should be expanded through quality care provision, including through a context-appropriate mixture of public care provision, social enterprise and community-led models, such as care entrepreneurship and childcare provision through savings groups. Different models can play a key role in expanding childcare provision towards universal, free, public care provision.

The private sector can expand care provision through social enterprise models. It should do so in a manner that complies with international human rights (including those related to decent work) and advances gender equality (such as prioritising women’s entrepreneurship).

Governments need to ensure that everyone who needs care has access to quality care services. As they expand public provision of care and work towards free universal access to care, governments should subsidise the provision of care to lower-income people, and should foster care service provision in areas that are not commercially lucrative or not covered by the private sector. Through laws, policies and legislation, public decision-makers also need to ensure decent work standards for women entrepreneurs, including by increasing care, social and legal provisions for self-employed carers.

Donors and multilateral agencies should support efforts to provide universal free care by significantly increasing ODA and funding for care and social services. They should also recommend strong and continuous public funding (through ODA and progressive taxation) for care and social services, even during times of budget cuts.



Investing in care services for all caring needs

Doctor Olena Bulavina (29) is taking the blood pressure of her patient Olga Gvozduk (77), in a health facility in Rivne, Ukraine. © Cesar Lopez/CARE

When care service provision is insufficient, women and girls step in to perform the care unpaid, and carry the cost. Globally, they spend 4.7 hours per day on unpaid caring activities, compared to men who only spend 1.8 hours (global average).⁶³ This leaves many women and girls in a state of “time poverty”, which limits their ability to participate in paid employment and leisure activities. Unpaid carers often report struggling to retain or pursue paid work, with four in ten unpaid carers under retirement age – 60% of whom are women – not working as much as they might do otherwise due to their caring roles.⁶⁴ Their unpaid care work remains invisible to decision-makers and within the economy, because as un- and also under-paid work, it is not adequately captured by GDP: women and girls perform such high amounts of unpaid care and domestic work that 65% of their overall working hours are essentially provided as free labour.⁶⁵ This demonstrates the stark gender inequities within care and the costs that women and girls carry when public care services are inaccessible, too costly or of poor quality: it comes at the expense of their own economic opportunities, incomes, leisure time and health.

A hidden crisis – unpacking the inequities within care

Care is such an under-recognised issue that even within the care system, there are inequities regarding which care activities receive funding and focus. With the impact of the COVID-19 pandemic, the spotlight was turned on increased care work due to closures of schools and nurseries, prompting decision-makers to place particular emphasis on childcare. Even in economies where social safety nets exist, like the UK, there remain inequities in how care roles are supported – with disability care often largely ignored. The lack of UK state support for disability care and the parents of disabled children is a hidden crisis, and is preventing many women from being economically independent and taking away their choice to engage in paid work.

63 Organisation for Economic Co-operation and Development (OECD) (2023). “SIGI 2023 Global Report: Gender Equality in Times of Crisis.” https://www.oecd-ilibrary.org/development/women-undertake-a-disproportionate-share-of-unpaid-care-and-domestic-work_b8923866-en

64 Peytrignet, S., Grimm, F. and Talack, C. (12 April 2023). “Understanding unpaid carers and their access to support access online.” The Health Foundation. <https://www.health.org.uk/publications/long-reads/understanding-unpaid-carers-and-their-access-to-support>

65 Parvez Butt, A., Berkhout, E., Chawkat Zaghbour, M. and Bush, A. (2023). “Radical Pathways Beyond GDP: Why and how we need to pursue feminist and decolonial alternatives urgently.” Oxfam. <https://policy-practice.oxfam.org/resources/radical-pathways-beyond-gdp-621532/>



CARE Somalia provided Badar with a wheelchair so that he can now attend school like his brothers and children in the community: "I used to feel like I am in a prison but now I am happy, I can go to school and play with other children". © Walter Mawere/CARE

Disability care should be a key component of the care economy. Around 1.3 billion people worldwide, or 16% of the global population, live with a disability⁶⁶ and, of those, around 80% live in global majority⁶⁷ countries.⁶⁸ Due to the intersecting nature of the challenges experienced by people with disabilities, disability care requires holistic approaches and systems. Children with disabilities, for instance, are 24% more likely to miss out on early childhood learning, care and stimulation (compared to children without disabilities),⁶⁹ are ten times more likely not to go to school; and face higher risks of violence or abuse.⁷⁰ Quality disability care should therefore encompass responsive care, childcare, healthcare and education, while ensuring protection from harm and abuse.⁷¹ Unfortunately, there are major gaps in the care system globally, including in the UK – as the case study below demonstrates.

Unpaid carers for people with disabilities bear the costs of inadequate service provision. The Disabled Children’s Partnership has highlighted a £2.1 billion funding gap in disabled children’s health and social care provision in the UK.⁷² This leaves countless disabled young people without the respite care, support and therapies they need, and increases their parents’ unpaid care work.⁷³ Parents of disabled children, mostly mothers, step in to fill these gaps, at their own expense: 69% of parents provide 20 or more hours of unpaid care a week in the UK.⁷⁴ As a consequence, they lose out on potential income,⁷⁵ experience time poverty and report problems with their own health.⁷⁶ Unpaid disability care also comes with high direct costs, due to high expenses for specialist support and equipment. Carers often have to use their personal income or savings,⁷⁷ as financial aid is insufficient and accessing benefits is onerous and complex.⁷⁸

The repercussions on women’s economic opportunities are severe, because as unpaid disability carers they face a combination of lost income and high care costs. Childcare provision for disabled children is so limited and costly that it is preventing many women from being economically independent and takes away their choice to pursue paid work: 88% of 900 unemployed parents of disabled children surveyed expressed a strong desire to return to work, while two-thirds of parents of disabled children surveyed had declined promotion or accepted demotion to balance care and work responsibilities.⁷⁹

66 World Health Organization (7 March 2023). "Disability." <https://www.who.int/news-room/fact-sheets/detail/disability-and-health>

67 Defined by Rosemary Campbell-Stephens MBE, one of the thought-leaders on this term, as: "A collective term that...refers to people who are Black, Asian, Brown, dual-heritage, indigenous to the global south, and/or have been racialised as 'ethnic minorities'. Globally, these groups currently represent approximately eighty per cent (80%) of the world's population making them the global majority now, and with current growth rates, notwithstanding Covid-19 and its emerging variants, the global majority is set to remain so for the foreseeable future." See: Campbell-Stephens, R. (2020). "Global Majority; Decolonising the language and Reframing the Conversation about Race." Leeds Beckett University, p.1. [final-leeds-beckett-1102-global-majority.pdf](https://www.leedsbeckett.ac.uk/leeds-beckett-1102-global-majority.pdf)

68 UN Office for Disaster Risk Reduction (UNDRR) (2023). "2023 Global Survey Report on Persons with Disabilities and Disasters." <https://reliefweb.int/report/world/2023-global-survey-report-persons-disabilities-and-disasters>

69 United Nations Children’s Fund (UNICEF) (2021). "Seen, Counted, Included: Using data to shed light on the well-being of children with disabilities." <https://data.unicef.org/resources/children-with-disabilities-report-2021/>

70 Disability Africa (2022). "Annual Report 2022." <https://www.disability-africa.org/annual-reports-and-accounts>

71 Ibid.

72 Development Economics (2021). "The Gap Widens: The Economic Care for Closing the Funding Gap for Disabled Children's Health and Social Care Services." <https://disabledchildrenspartnership.org.uk/the-gap-widens/>

73 Hastwell, M. and Moss, C. (n.d.). "Our lives, Our journey. Disabled children and their families." Scope. <https://www.scope.org.uk/campaigns/research-policy/our-lives-our-journey/>

74 Jarvie, M., Deer, K. D., Shorto, S. and Goddard, E. (2023). "Childcare Survey 2023." Coram Family Childcare Trust. www.familyandchildcaretrust.org/childcare-survey-2023-report-landing-page

75 Carers UK (2022). "State of Caring 2022: A snapshot of unpaid care in the UK." <https://www.carersuk.org/reports/state-of-caring-2022-report/>

76 Buckner, L. and Yeandle, S. (2017). "Caring More Than Most: A profile of UK families caring for disabled children." Contact. https://www.researchgate.net/publication/322819769_Caring_More_Than_Most_A_profile_of_UK_families_caring_for_disabled_children

77 Carers UK (2022). "State of Caring 2022: A snapshot of unpaid care in the UK." <https://www.carersuk.org/reports/state-of-caring-2022-report/>

78 In 2021, only 8% of carers approached their local authorities for help in England, while only one in four of those carers went on to receive direct support. See: Peytrignet, S., Grimm, F. and Talack, C. (12 April 2023). "Understanding unpaid carers and their access to support access online." The Health Foundation. <https://www.health.org.uk/publications/long-reads/understanding-unpaid-carers-and-their-access-to-support>

79 Working Families (2015). "Off Balance: parents of disabled children and paid work." <https://workingfamilies.org.uk/publications/off-balance-parents-of-disabled-children-and-paid-work/>

Governments' spending choices can deepen or reduce gender disparities

Governments' spending choices have a direct impact on gender (in)equalities, which is highlighted starkly during times of austerity. When decision-makers cut public budgets for care and social services, it leads to higher gaps in public service provision and comes with higher costs for the (often private) care that remains. These budget cuts come at a high expense to women, who act as “shock absorbers” by stepping in to make up for reduced public service provision, increasing their own unpaid care work or reducing their own expenditure to be able to cover the increased costs for their families.⁸⁰ This further increases their time poverty, reduces their ability to pursue paid work and puts them at risk of old-age poverty (because of reduced savings or lost pension entitlements).⁸¹ There is even evidence that austerity can reduce women's life expectancy, especially for women facing intersecting discrimination in deprived areas, and when coupled with ethnic and racial minority backgrounds.⁸²

The impacts of continuous budget cuts to the care and social sectors have been deeply felt by women around the world. For example, the UK Government has successively cut budgets to services for more than ten years,⁸³ and has moved towards a model with a greater emphasis on financialising and privatising care systems.⁸⁴ Currently, only 18% of UK local authorities provide sufficient care for children with disabilities.⁸⁵ At the same time, childcare costs have increased at triple the usual rate - by around 6% to nearly £150 per week/over £7,000 per year.⁸⁶ Recent crises like the cost-of-living and COVID crises have aggravated the situation, and it is women who carry the cost: prices for food and necessities have increased, which women often cover for their families by sacrificing their own savings. Meanwhile, care services were further reduced/put on hold during lockdowns while care demands increased, which led to women's unpaid care work rising by 30–40% (global aggregate).⁸⁷

Investments in public care facilities – both, services and infrastructure, and across caring needs – are integral for functioning care economies that can protect and support societies through times of crisis. The case study below highlights the impacts of historic and poor investment in quality disability care on women's economic opportunities; how increased care provision (through a social enterprise model) increases their choice and opportunities; and the additional costs carers often incur because financial support is insufficient and too difficult to access.



Tatiana with her daughter Sofia (18 months old) providing care and domestic work in their house in Ukraine. © CARE/Roman Yeremenko

80 UNISON (17 February 2023). “The cost of living crisis hits home for working women.” <https://www.unison.org.uk/news/2023/02/the-cost-of-living-crisis-hits-home-for-working-women/>

81 Ibid.

82 Green, D. (3 August 2023). “The Gross Domestic Problem: what would a new economic measure that values women and climate look like?” Oxfam. <https://frompoverty.oxfam.org.uk/the-gross-domestic-problem-what-would-a-new-economic-measure-that-values-women-and-climate-look-like/>

83 Ibid.

84 Gender and Development Network (GADN) (2023). “Achieving gender equality and women's rights through public services and social protection.” <https://gadnetwork.org/gadn-resources/briefing-public-services-and-social-protection>

85 Jarvie, M., Deer, K. D., Shorto, S. and Goddard, E. (2023). “Childcare Survey 2023.” Coram Family Childcare Trust. www.familyandchildcaretrust.org/childcare-survey-2023-report-landing-page

86 Cost calculations refer to childcare for children under two years of age, which have risen by 5.6% to £148.63 per week/£7,134 per year. See: Ibid.

87 CDC Group (2020). “COVID-19 and Women's Economic Empowerment: A Chance to Invest for Change?” *British International Investment*. <https://www.bii.co.uk/en/news-insight/insight/articles/covid-19-and-womens-economic-empowerment-a-chance-to-invest-for-change/>

Case study 2: Practical solutions to provide caring support for parents of disabled children, Parent Suportal, UK



Sam Tebb, founder of Parent Suportal in the UK. © Eden Sparke

Sam Tebb, a woman entrepreneur and therapist for disabled children, set up Parent Suportal⁸⁸ to help parents of disabled children understand and access support services that they and their children are entitled to. As she observes, *“I had been working with parents of children with disabilities for many years. And I would **just keep hearing the same stories that they were let down by this system.** Nobody had told them that they were entitled to this [support]. ... So I thought, somebody should make it so easy for parents to know what to look for, and how to access it and what they need to do now they’re on a different journey with a child with special needs.”*

Since 2019, Parent Suportal has directly mentored and supported more than 50 families, and through workshops and community engagement, indirectly supported over 3,000 families. Parent Suportal helps unpaid carers navigate support systems, reduces their administrative burden and helps them access financial support. This significantly reduces their time poverty: *“[Parents] have to become fundraisers, they have to become medical experts, they have to become PAs [personal assistants] and legal experts – their full-time job is about 50 different full-time jobs. And that’s before they can even become a parent... We create some simple resources – checklists and timelines – and we have set up a directory, so if you’re looking for grants you know where to look. [We help] understand the forms that they’re supposed to fill out, what they’re entitled to – it’s on average £1,200 pounds extra a month to care for a disabled child. **Conservatively, an hour of either workshops or time using our online resources would be the equivalent of ten hours worth of trying to do the research yourself.**”*

In line with the gendered experience of unpaid care in all its forms, it is very often mothers who take on the majority of unpaid care for disabled children, which reduces their ability to pursue paid work. According to Sam, *“The effects of having a disabled child are different for men and women and, in our experience, it tends to be the mum has to leave their job and sacrifice their career, and the mum is asked to take the extra leave to take the children to appointments and to manage the diary and to basically be the personal assistants of the child.”* Rosie Maltby,⁸⁹ who has been supported by Parent Suportal, felt she had no choice but to give up her career in teaching to care for her disabled son: *“The main challenges were having to juggle the workload of planning, teaching and marking alongside the workload of attending regular therapy and hospital appointments... Eventually I realised that I had no option but to leave my career as a teacher to dedicate my time to supporting my son. This was, of course, the right thing to do at the time but also provided different challenges... giving up my teaching career really affected me mentally and I had to go through a lot of counselling to regain my confidence.”*

88 Parent Suportal (n.d.). “Posts” [Facebook page]. Facebook. <https://www.facebook.com/parentsuportal/>

89 Parent Suportal client, interviewed May 2023.

Parent Suportal's work means that some mothers can reduce the time spent on care-related administration and return to the workforce if they choose to. It does so *"by reducing the burden of their administrative lives so that they feel like they have the capacity, both time and mentally, to be able to take on another job other than the full-time job of being a special needs mum,"* Sam states. Natalie Twomey,⁹⁰ who cares for her daughter, Lois, who has cerebral palsy, experienced these stark gaps in provision: *"One of our biggest struggles is childcare, after-school care and school holiday activities/care so that we can continue to work and so that Lois has something to do... There are no after-school clubs that can meet Lois's needs or school holiday clubs. There is no respite care for children under eight in my local authority."* The support Parent Suportal has been able to provide Natalie and Lois has been invaluable and has facilitated Natalie's return to work. She observes: *"Parent Suportal has also connected us to other parents and made us feel less isolated. It has made me emotionally stronger because I feel less alone through being connected to others who understand. The service has been instrumental in aiding my return to work and supporting me to be a carer and parent to Lois."*

Parent Suportal is also advocating for the government to invest in and expand care support for disabled children: *"They need to stop closing down daycare centres, because they're a lifeline. Respite facilities, they just kept getting cut and cut and cut. I would love to live in a world of where access to provision and therapy and support for disabled children is not something that has to be fought for, it's not something that has to be a secret... 69% of special needs families received no support whatsoever, I would love that to be zero, so 100% of families received support."* ●

Investing in all caring needs

Disability care is an area of historic under-investment that has an impact on women's economic justice. It therefore needs increased investments and dedicated action to address the inequities within care approaches.

Decision-makers – including governments, donors, multilaterals and the private sector – should invest in and advance care interventions across the breadth of the care spectrum, and should place emphasis on building disability care as a priority.⁹¹ On the path towards accessible, free, quality disability care, governments should adopt holistic approaches to disability care (encompassing responsive care, childcare, education and healthcare), increase financial support for unpaid carers of disabled children, and reduce the administrative burden to access that support. This includes generating solutions to the additional "childcare crunch" that parents of disabled children face, including by covering the costs for the specialist care support needed.

Governments, donors and multilateral agencies should expand and maintain public spending on care (for all caring needs) and social services, especially during times of crisis and austerity. This requires safeguarding the care and social sectors from cuts (through continuous spending and policy advice on which sectors to exclude from austerity measures). Continuous public funding of care and social services is an effective measure to mitigate the disproportionate impacts on women and girls, as cuts to care and social services will directly roll-back progress on gender equality and reduce women's economic justice and rights; this in turn slows economic recovery and progress.

⁹⁰ Interview conducted May 2023.

⁹¹ As outlined above, disability care should be holistic and should, for example, include responsive care, childcare, education and healthcare, data collection, and legal benefits for unpaid carers.



Shifting gender norms at the household level, in economies and societies

“I have struggled a lot with my husband’s lack of support, but recently I have seen a major change in him.” Nguyen Thi Thu, CARE Ignite Programme participant, which addresses gender-discriminatory norms. ©Bui Hoang Quan/CARE

Care and domestic work are seen as “women’s work”, at home, in economies and societies. Deeply entrenched social norms underpin the notion that it is women’s and girls’ primary responsibility to take care of the household and the people within it. Research surveying gender equality attitudes across 20 countries shows that nearly half of respondents (48%) believe a man’s job is to earn money while a woman’s is to look after the house and family; nearly three-quarters (74%) believe women should work less and devote more time to caring for their family, while 61% agree it is natural for men to earn more than women.⁹²

Time for a rethink – what is “women’s work”?

Gender-discriminatory norms have an impact on women’s economic justice across all levels. At the household level, women perform most unpaid care and domestic work. There is a clear link between gender stereotypes pertaining to unpaid care and limiting women’s entrepreneurial opportunities. A survey by the Cherie Blair Foundation for Women shows that 49% of women entrepreneur respondents stated that friends or family members had told them to focus more on their family and children.⁹³

Within the economy, the care and social sectors are highly feminised and undervalued: women make up 70% of the world’s health workers, while more than 80% of nurses worldwide are women.⁹⁴ These sectors come with fewer rights, legal and social protections, while women also face significant pay

92 UN Women (2022). “The Levers of Change Gender Equality Attitudes Study 2022.” <https://eca.unwomen.org/en/digital-library/publications/2022/08/the-levers-of-change-gender-equality-attitudes-study-2022>

93 Cherie Blair Foundation for Women (2021). “Gender Stereotypes and their Impact on Women Entrepreneurs.” <https://cherieblairfoundation.org/what-we-do/research/gender-stereotypes-report/>

94 Women in Global Health (2023). “Women in Global Health Series: Gender Equity and the Health and Care Workforce.” <https://womeningh.org/sheshapes/>

disparities no matter which sector they work in:⁹⁵ the gender pay gap shows that, worldwide, men earn 39% more than women.⁹⁶ Even when governments take initiatives and pass legislation to promote women's economic inclusion, gender norms within communities can render these initiatives ineffective.

Gender norms and biases further limit women's decision-making and access to leadership positions. According to the UN Development Programme's (UNDP's) Gender Social Norms Index 2023, half of the global population believes that men are better political leaders than women.⁹⁷ These biases are reflected in economic and political structures: women hold only 25% of leadership positions in global health,⁹⁸ a sector where they make up nearly three-quarters of the workforce, and hold only 10% of heads of state positions, a ratio that has been unchanged since 1995.⁹⁹

Challenging gender norms, reframing narratives and “redistributing” care – the public sector and men are under-participating in care

Fostering women's economic justice requires changing norms, mindsets and attitudes, and “redistributing” unpaid care and domestic work more equally between women and men at the household level¹⁰⁰ and, crucially, also between households and the state.¹⁰¹ Care redistribution can be done through community, state and market interventions. These include dialogues with households that challenge gender stereotypes and roles; putting in place gender-equitable legislation to ensure equal pay, maternity and paternity leave policies, as well as legal and social provisions for carers; and, through quotas, ensuring that women shape policies, budget decisions and implementation. As inequity in care is a structural barrier to gender equality, the onus is on governments to change economic structures and fund and build accessible, affordable high-quality care.

There needs to be a **reframing of the problem: rather than focusing on women under-participating in labour markets, the onus should be put on men, and especially the public sector, who are under-participating in care.** Policies need to take a bottom-up approach, to redistribute care at the household level and build care services and infrastructure. Decision-makers should also leverage potential opportunities, such as the transition to green economies. The green transition promises to generate 100 million new jobs by 2030,¹⁰² and holds the potential to put in place more equitable economic structures. The care economy and gender equality considerations should be at the heart of the green transition – to ensure women and girls will benefit from it.

The case study below provides an example of how to address gender discriminatory norms while building women's work opportunities in sustainable agriculture, as part of the green economy.

95 “Worldwide, women only make 77 cents for every dollar earned by men... This stubborn inequality in the average wages between men and women persists in all countries and across all sectors, because women's work is under-valued and women tend to be concentrated in different jobs than men.” See: UN Women (2017). “Equal pay for work of equal value.” <https://www.unwomen.org/en/news/in-focus/csw61/equal-pay>

96 United Nations Development Programme (UNDP) (2023). “2023 Gender Social Norms Index (GSNI): Breaking down gender biases: Shifting social norms towards gender equality.” <https://hdr.undp.org/content/2023-gender-social-norms-index-gsni#/indicies/GSNI>

97 Ibid.

98 Women in Global Health (2023). “Women in Global Health Series: Gender Equity and the Health and Care Workforce.” <https://womensingh.org/sheshapes/>

99 United Nations Development Programme (UNDP) (2023). “2023 Gender Social Norms Index (GSNI): Breaking down gender biases: Shifting social norms towards gender equality.” <https://hdr.undp.org/content/2023-gender-social-norms-index-gsni#/indicies/GSNI>

100 ILO (2018). “Care work and care jobs for the future of decent work.” https://www.ilo.org/global/publications/books/WCMS_633135/lang--en/index.htm

101 ActionAid (2021). “Guiding principles and minimum standards on unpaid care work.” <https://actionaid.org/publications/2021/guiding-principles-and-minimum-standards-unpaid-care-and-domestic-work>

102 ILO (24 May 2022). “The Just Ecological Transition: An ILO solution for creating 100 million jobs by 2030.” <https://www.ilo.org/resource/news/just-ecological-transition-ilo-solution-creating-100-million-jobs-2030>

Case study 3: Shifting gender norms at the household level, Vietnam

Vietnamese women spend, on average, 6.2 hours a day on income-generating activities and another 4.1 hours a day on household tasks.¹⁰³ This intensive workload is rooted in gender-discriminatory social norms: the roles and expectations that are upheld at the community level.¹⁰⁴ Women are expected to provide care and domestic work; while at the same time, they are often not expected to play a role in community activities, work or to take on leadership or decision-making functions.¹⁰⁵

These gender-discriminatory norms limit women's economic opportunities, even when the Vietnamese Government has adopted more gender-equitable legislation. For instance, by law, women now have the right to own assets, property and land. However, because of the roles and norms within communities, women can still face barriers to provide the necessary collateral to access finance, and may continue to be excluded from financial decisions at the household level.¹⁰⁶ Their disproportionate share of unpaid care work is another barrier to economic justice that is perpetuated by norms. For example, a consultation project in Vietnam confirmed that more than 60% of the full-time employed women surveyed saw their inequitable share of household work as a major obstacle to economic opportunities, and felt that their partners should be contributing more to housework, leaving them the most dissatisfied of all the demographics surveyed.¹⁰⁷

Enhancing Opportunities for Women's Enterprises: Fostering social norms change and work opportunities in sustainable agriculture

Global development partner SNV's¹⁰⁸ project "Enhancing Opportunities for Women's Enterprises" aims to foster women's economic justice by addressing gender-discriminatory social norms and leveraging agribusiness opportunities in the context of climate change.¹⁰⁹ The project aims to boost the start-up and development of women's businesses in agriculture, and to build resilience against the impacts of climate change in rural areas, through a combination of enterprise development, social transformation and advocacy interventions.

Training to build women's business skills was matched with promoting women's empowerment via household dialogues and community interventions. These aimed to address the gender-discriminatory norms that might hinder women's entrepreneurial successes. The programme further connected women to markets and strengthened their leadership capacity, and provided support to farming cooperatives to shift towards climate-smart agricultural methods that support low-carbon and resilient agriculture production and influence the government to issue gender-sensitive policies.

The impacts of this multi-pronged approach have been significant. After only 18 months, the project registered an increase from 57% to 66% of women meeting the minimum empowerment threshold,¹¹⁰ which includes control over their income and speaking up in public.¹¹¹ Addressing women's inequitable care work has been part of the project's social norms change agenda.

103 UN Women (2016). "Unpaid Care and Domestic Work: Issues and Suggestions for Vietnam." Discussion Paper. <https://vietnam.un.org/en/13921-unpaid-care-and-domestic-work-issues-and-suggestions-viet-nam>

104 International Centre for Research on Women (ICRW) and Institute for Social Development Studies (2015). "Rights and Gender in Vietnam – Vietnam Land Access for Women (LAW) Program: training toolkit." United States Agency for International Development (USAID). <https://2012-2017.usaid.gov/vietnam/reports-and-publications#Propgen>

105 UN Women (2016). "Unpaid Care and Domestic Work: Issues and Suggestions for Vietnam." Discussion Paper. <https://vietnam.un.org/en/13921-unpaid-care-and-domestic-work-issues-and-suggestions-viet-nam>

106 International Centre for Research on Women (ICRW) and Institute for Social Development Studies (2015). "Rights and Gender in Vietnam – Vietnam Land Access for Women (LAW) Program: training toolkit." United States Agency for International Development (USAID). <https://2012-2017.usaid.gov/vietnam/reports-and-publications#Propgen>

107 Investing in Women (2020). "SNAPSheet: Social Norms, Attitudes and Practices in Vietnam." <https://investinginwomen.asia/knowledge/snapsheet-social-norms-attitudes-and-practices-in-vietnam/>

108 SNV, a global development partner: <https://www.snv.org/>.

109 The project, with funding from the Dutch Ministry of Foreign Affairs, was carried out by SNV and local partners in eight counties in Kenya and four provinces in Vietnam between 2016 and 2020. See: SNV (1 June 2018). "EOWE publication series: Empowering women in agribusiness through social and behavioural change." <https://www.snv.org/update/eowe-publication-series-empowering-women-agribusiness-through-social-and-behaviour-change>

110 Women's Empowerment in Agriculture Index (WEAI) (n.d.). "A-WEAI." <https://weai.ifpri.info/versions/a-weai/>

111 SNV (2018). "Enhancing Opportunities for Women's Enterprises: Funding Leadership and Opportunities for Women Mid-term Review a-WEAI Report 2018." https://a-storyblok.com/ff/191310/29eb8db134/midterm_report_a-weai_snv_eowe-flow_0.pdf



Nguyen Thi Tham, “Enhancing Opportunities for Women’s Enterprises” project participant in Vietnam.
© D&D Training and Media

Women entrepreneurs are juggling disproportionate care work and impacts from climate change

Nguyen Thi Tham, a farmer and entrepreneur, has participated in SNV’s entrepreneurship programme. She notes, *“In my hometown, generally, like others, our main production is rice crop. We also have other jobs but they do not count. The main source of income is still from rice crop... The SNV project has worked with the Cooperative, organised trainings on SRI [System of Rice Intensification] – which is a climate change resilient practice for members and local farmers. It is also good for the environment [because of its low-carbon emissions, due to applying alternative wetting and drying methods].”*

The impact of climate change on the community has been significant. *“The weather is very different than in the past. Droughts are extreme, flooding is erratic and coming very fast, not like in the past. It is due to climate change,”* states Tham. **The impacts are also more acute for women:** *“It is very hard for women because they have to take responsibility for the work in the fields and for the family, the role of women is very demanding.”*

SNV has supported communities to adapt with climate-smart methods. Tham goes on, *“After the trainings, we significantly reduced the amount of seed by planting single seedlings in wider spaces, so the rice grows stronger and better, and the use of water and fertiliser is reduced accordingly... When we apply this method to wider spaces, the seedlings grow better, their roots stick deeper into the ground. When the drought comes, their roots are deep and can reach into some water, it still grows normally. As we sow less seed and use less materials, if heavy disasters hit, we also lose less crop investment and have some back up.”*

Social norms change fosters women’s entrepreneurial opportunities in climate-smart agriculture

The project has placed an emphasis on addressing gender norms, to tackle the inequitable distribution of household work, increase women’s leadership in the community and create a more supportive environment for women entrepreneurs: *“Earlier, women here were not confident because of our **custom that favours men over women**. When women were working in the fields, sometimes people kept saying that they could do nothing... Women could not dare to speak out in the community. Things have changed since the project started.”*

SNV carried out dialogues with households and villages to create space for discussions around women’s roles as leaders, social norms and roles around the division of household work, and economic decision-making. Through these dialogues, women entrepreneurs and their husbands developed communication techniques



Nguyen Thi Tham, a participant in SNV’s “Enhancing Opportunities for Women’s Enterprises” project, leading a meeting with local farmers.
© D&D Training and Media.

that allow for reflection on gendered norms. The initial dialogues have shown an impact at the household level and, more widely, at work and within the community.

Tham states: “Women were encouraged to take the lead of farmers’ groups, applying new techniques and disseminating the project values. **Women are more confident to participate in community meetings as well as conducting dissemination to apply SRI...** At first, it was difficult, but overtime, the women gradually realised that they can do everything well, and inspired the farmers to hear them out.” ●

The SNV case study shows how quickly gains can be won when gender-discriminatory norms are addressed, including through household and community-level dialogues. However, to take this to scale, there must be a wider and more considered approach, one that looks at redistribution between households but especially towards the public sector, at how societies view care work, and at how public sector policy and legislation can support that redistribution. This is explored in the next section. Currently, there are few examples of where care work has been successfully redistributed to men and states; therefore, this remains an area that requires more work and investment at all levels.

Time to change focus and redistribute care within households and towards the public sector

From the household up, reframing care narratives, norms and public perceptions through awareness-raising measures and gender-equitable legislation (such as maternity and paternity leave policies) is essential to unlocking the barriers to women’s economic justice. Instead of focusing on women’s “under-participation” in labour markets, decision-makers should place the emphasis on the state and men “under-participating” in care provision.

Decision-makers should foster women’s economic opportunities by addressing gender-discriminatory norms, mindsets and attitudes, and by “redistributing” care work more equally between women and men at the household level, and between households and the public sector, as a priority. This requires governments fostering gender-equitable economic structures and funding and building accessible, affordable, high-quality care.

Governments, donors, multilaterals and the private sector alike should also leverage the potential of the transition to green economies, and ensure green jobs and economies are gender equitable. The green transition promises to generate 100 million new jobs by 2030¹¹² and holds the potential to put in place more equitable structures. The private sector can accelerate a gender-just green transition by fostering green work opportunities for women, such as in climate-smart agriculture, and by providing tailored training and supporting female-led sectors, workers and entrepreneurs as a priority, while tackling gender segregation in various occupational sectors. Governments and multilaterals should build green economies with a gender lens integrated throughout, and should recognise, and invest in, care and social work as green jobs, given that these are low-carbon sectors.

112 ILO (24 May 2022). “The Just Ecological Transition: An ILO solution for creating 100 million jobs by 2030.” <https://www.ilo.org/resource/news/just-ecological-transition-ilo-solution-creating-100-million-jobs-2030>



Economic transformation: Changing laws and policies to create equitable labour markets and decent work

Francis Makusha (36) brings his son Tadiwanoshe (20 months old) to the Chifuedza Health Clinic for a check up, Zimbabwe. © Alana Holmberg/CARE

Equitable labour market structures are crucial to ensure women's economic justice and decent work opportunities. Yet, current systems are built on inequalities: women's care work is provided for "free" and not captured by economic measurements, with laws and policies in place that discriminate against women and, at times, force a choice between care and careers. Through their unpaid care work, women "subsidise" economic growth in every country in the world, at the expense of their own economic potential.¹¹³ Governments are not playing an effective role in removing these obstacles, instead leaving it to women and civil society to advocate for these reforms. It is time that governments realise that caring economies are at the heart of economic transformation, with the potential to advance gender equality at home and overseas.

Tackling inequitable laws, policies and labour market structures at all levels

Governments can change structures and systems through laws, policies and investment. They should foster gender-equitable structures across the four dimensions of care: infrastructure, services, social protection and safety nets, and employment-related care.¹¹⁴ Public regulations and policies can protect workers against crises, can support women entrepreneurs with care provisions, or address labour market segregation. If done without gender equality in mind, however, they can affirm gender bias in economic thinking, neglect provisions and regulations on care,¹¹⁵ and thus reinforce gender inequalities.

113 Gates, M. F. (4 October 2023). "Melinda French Gates on how leaders can boost women's economic power." Bill and Melinda Gates Foundation. <https://www.gatesfoundation.org/ideas/articles/melinda-french-gates-how-leaders-boost-womens-economic-power>

114 United Nations Economic and Social Commission for Asia and the Pacific (ESCAP) (2022). "How to Invest in the Care Economy: A Primer." <https://www.unescap.org/kp/2022/how-invest-care-economy-primer>

115 De Henau, J. and Perrons, D. (2016). "Investing in the Care economy to boost employment and gender equality." Women's Budget Group. https://wbg.org.uk/wp-content/uploads/2016/03/De_Henau_Perrons_WBG_CareEconomy_ITUC_briefng_final.pdf



CARE established alliances with domestic workers unions in Ecuador, Peru, Brazil, Guatemala, Mexico, Colombia and Honduras to strengthen public policies for domestic workers in the region. © CARE.

Protecting workers and entrepreneurs in precarious forms of work

Women are over-represented in informal sectors¹¹⁶ and those professions, such as care, that provide fewer legal and social protections.¹¹⁷ Entrepreneurship, too, is a precarious form of work.¹¹⁸ These forms of work come with the downsides of a less regulated environment: informal workers and entrepreneurs are largely excluded from legal and social protections, and prone to higher levels of violence and harassment in the workplace.¹¹⁹

Decision-makers therefore need to **focus on protecting workers in precarious forms of work, including entrepreneurs, and increasing their access to care and social services.** Even though governments

have fewer means to regulate self- and informal employment, interventions are possible through public investment, for example, by investing in care-related social protection, such as through cash transfers, tax benefit provision, or non-contributory protection and pension schemes. These regulations could help lessen the risks that many female workers, entrepreneurs, unpaid carers and domestic workers are exposed to. Labour market regulations, such as equitable parental leave policies for entrepreneurs, including formal and informal workers alike (see case study below), also provide a crucial instrument to accelerate gender-just economic structures.

However, globally, 36% of domestic workers are currently completely excluded from labour laws,¹²⁰ in some cases facing legislation that directly discriminates against them (for example, by granting them fewer benefits).¹²¹ Yet social security is a human right¹²² and, as such, care, social and legal provisions should be accessible to everyone, irrespective of their work status or background.

Investment in infrastructure and services

If women and communities did not provide unpaid care work and step in to cover the gaps in service provision, governments would not be able to under-invest in the care sector, healthcare or education. **There is always a cost of under-investing in care and social services; however, current economies are pushing this cost onto women and girls,** instead of covering it through the system. This perpetuates inequalities, builds gender injustice right into the economic system, and violates women's economic rights.¹²³

116 On the African continent, 89% of women working in the paid workforce are in informal employment. See: Oxfam (2020). "Unlocking Sustainable Development in Africa by Addressing Unpaid Care and Domestic Work." <https://policy-practice.oxfam.org/resources/unlocking-sustainable-development-in-africa-by-addressing-unpaid-care-and-domes-6209339/>

117 Women make up over two-thirds of the domestic and care workforce, while eight out of ten domestic workers are informal workers. See: ILO (2023). "The road to decent work for domestic workers." https://www.ilo.org/global/topics/domestic-workers/publications/WCMS_883181/lang--en/index.htm

118 Halvorsen, C. J. (11 October 2018). "Why We Need To Be Honest About the Risks of Entrepreneurship." Fast Company. <https://www.fastcompany.com/90260337/the-risks-of-starting-a-new-business-without-a-safety-net>

119 UN Women (2021). "Paid Care Work Around the Globe: A comparative analysis of 47 countries and territories." <https://www.unwomen.org/en/digital-library/publications/2021/04/discussion-paper-paid-care-work-around-the-globe>

120 ILO (2023). "The road to decent work for domestic workers." https://www.ilo.org/global/topics/domestic-workers/publications/WCMS_883181/lang--en/index.htm

121 Women in Informal Employment: Globalizing and Organizing (WIEGO) (2023). "Imagining Social Security for Domestic Workers: Analysis of the Status of Social Security Coverage for Domestic Workers in 15 Latin American Countries." <https://www.wiego.org/publications/imagining-social-security-domestic-workers>

122 The human right to social security was enshrined in the Universal Declaration of Human Rights as far back as 1948. See: ILO (2022). "Making the right to social security a reality for domestic workers: A global review of policy trends, statistics and extension strategies." https://www.ilo.org/global/publications/books/WCMS_848280/lang--en/index.htm

123 Green, D. (3 August 2023). "The Gross Domestic Problem: what would a new economic measure that values women and climate look like?" Oxfam. <https://frompoverty.oxfam.org.uk/the-gross-domestic-problem-what-would-a-new-economic-measure-that-values-women-and-climate-look-like/>

Governments around the world have been cutting public expenditure for care and social services perpetually over the last 20 years. Indeed, this has been more or less incentivised by the multilateral system: the World Bank and International Monetary Fund (IMF) have been recommending cuts to social service provision and social protection as first measures when it comes to austerity¹²⁴ – advice that borrowing countries’ finance ministries have largely followed as part of required budget cuts. Case study 2 shows the impact these funding and care provision gaps have on women’s economic justice and rights. A gender-equitable economic system requires increasing investments to close the care policy gap.¹²⁵

Challenging gender-discriminatory norms and biases in economic decision-making and the world of work

Fostering just economies requires addressing gender-discriminatory bias in economic thinking so that women’s work is valued as much as men’s. For instance, challenging the notion that male unemployment (as “breadwinners”) requires more urgent policy action than female unemployment; no longer accepting that provision of care should be deprioritised to allow investment in physical infrastructure; and pushing back on notions that accept labour market segregation – from seeing care and social work as largely feminised sectors to valuing STEM (science, technology, engineering, mathematics) as male sectors.¹²⁶ There is a direct link between countries that have more gender-equitable norms and better work opportunities for women.¹²⁷

Policies and laws, such as on family-friendly working environments, severance pay requirements, public funding for social protection and pension schemes, as well as parental leave policies and benefits, can create a more level playing field for women entrepreneurs and employees alike.¹²⁸

The key to changing gender-discriminatory structures is to focus on the core issues that need attention. This is why decision-makers need to reframe their thinking, narratives and priorities, from a focus on empowering women to contribute to labour markets to a focus on tackling governments’ under-investment in care and how to ensure the public sector provides quality care for everyone who needs it. Women have the right, desire and skills to seize economic opportunities and fulfil their potential; it is structural barriers like inequity in unpaid care that prevent them from achieving this.



Dr Catherine Amulundu, founder of Fountain of Hope Treatment Centre, in Nairobi, Kenya. © Kevin Gitonga

124 Gender and Development Network (GADN) (2023). “Achieving gender equality and women’s rights through public services and social protection.” <https://gadnetwork.org/gadn-resources/briefing-public-services-and-social-protection>

125 ILO (2022). “Making the right to social security a reality for domestic workers: A global review of policy trends, statistics and extension strategies.” https://www.ilo.org/global/publications/books/WCMS_848280/lang--en/index.htm

126 De Henau, J. and Perrons, D. (2016). “Investing in the Care economy to boost employment and gender equality.” Women’s Budget Group. https://wbg.org.uk/wp-content/uploads/2016/03/De_Henau_Perrons_WBG_CareEconomy_ITUC_briefng_final.pdf

127 United Nations Development Programme (UNDP) (2023). “2023 Gender Social Norms Index (GSNI): Breaking down gender biases: Shifting social norms towards gender equality.” <https://hdr.undp.org/content/2023-gender-social-norms-index-gsni#/indicies/GSNI>

128 United Nations Economic and Social Commission for Asia and the Pacific (ESCAP) (2022). “How to Invest in the Care Economy: A Primer.” <https://www.unescap.org/kp/2022/how-invest-care-economy-primer>

When developing gender-equitable systems, it is crucial to place women and girls, and the organisations that represent them, at the heart of economic transformation. This requires ensuring their meaningful participation in and leadership of policy, solutions, financing, implementation and evaluation, and integrating a gender-lens across economic systems. Recognising care work – and capturing the amount of time spent on care and domestic work accurately while measuring its value¹²⁹ – is another key step to get this right. Taking steps to reimagine and transform economic and social standards and measurements, like GDP, in a way so that they more accurately record the impact and value of care and domestic work, can help.¹³⁰ This also requires clarity on the data side (disaggregated by sex, age and disability) when it comes to policy measures, as well as transparency on gender investment on the financing side.¹³¹

There are good practice examples that decision-makers can draw from to foster gender-equitable economic structures, including the legislative change that Parental Pay Equality successfully advocated for in the UK, to foster more equitable parental leave policies for women entrepreneurs.

Case study 4: Creating a more level playing field for women entrepreneurs through parental leave policies, UK

In the UK, only one in three entrepreneurs are women.¹³² One of the root causes for the gender gap in women's entrepreneurship is the inequitable division of unpaid care work between women and men, and the lack of equitable care policies and parental flexibility to make entrepreneurship more accessible for women.

The UK system is skewed against women entrepreneurs regarding parental leave and pay. At the same time, the UK has the second highest childcare costs across Organisation for Economic Co-operation and Development (OECD) countries, with 1.7 million women prevented from taking on more hours of paid work because of the costs of childcare.¹³³ Additionally, there are gaps in the provision of social protection during maternity leave, and a greater need for flexibility between balancing business activities with unpaid care work for women entrepreneurs who need to simultaneously navigate parenthood with running their businesses.

Parental Pay Equality: Changing policies for women entrepreneurs in the UK

Olga FitzRoy is an award-winning sound engineer and has been campaigning for change for women entrepreneurs. She set up her sound engineering business in 2013, and has worked on popular culture film and TV programmes, including Dr Who and The Crown, as well as albums for Coldplay and Diana Ross.

“There are a lot of positive things about being an entrepreneur, being in control of projects, being my own boss, having a lot of autonomy over how I work,” Olga states. However, she adds that the unpredictability of the work and its precarity are key challenges. She observes, *“When I got pregnant, I was quite excited because the UK Government had just introduced shared parental leave. I thought my husband could share that. But when I looked into the small print, I actually realised that self-employed women could not take shared parental leave.”* Unable to take shared parental leave as a self-employed mother, she had to wind down her successful sound engineering business after having her son in 2015.

129 Parvez Butt, A., Berkhout, E., Chawkat Zaghbour, M. and Bush, A. (2023). “Radical Pathways Beyond GDP: Why and how we need to pursue feminist and decolonial alternatives urgently.” Oxfam. <https://policy-practice.oxfam.org/resources/radical-pathways-beyond-gdp-621532/>

130 Ibid.

131 Devex (8 March 2024). “Opinion: gender equality funding data is a mess. How do we fix it?” <https://www.devex.com/news/opinion-gender-equality-funding-data-is-a-mess-how-do-we-fix-it-107187>

132 HM Treasury (2019). “The Alison Rose Review of Female Entrepreneurship.” <https://www.gov.uk/government/publications/the-alison-rose-review-of-female-entrepreneurship>

133 Women's Budget Group (2021). “Autumn Budget 2021: Childcare, gender and COVID-19.” <https://wbg.org.uk/analysis/autumn-budget-2021-childcare-gender-and-covid/>



Olga FitzRoy, sound engineer and founder of Parental Pay Equality in the UK. © Eden Sparke

Olga went on to discover additional barriers faced by self-employed families, including restrictive working conditions while receiving maternity allowance, which effectively forced her to keep her business closed for nine months. “Keeping in touch” (KIT) days allow women in the UK to keep in touch with their work and colleagues while on maternity or adoption leave. Women are allowed to take up to ten KIT days without their maternity allowance being affected and maternity pay being ended. Government policy around working during maternity leave stated that if self-employed mothers used more than ten KIT days, their maternity allowance would be at risk, with even a couple of hours’ work on one day constituting a KIT day. However, for business owners, undertaking some essential administration work is crucial to ensure the survival of their business during maternity leave.

This restrictive policy means that it is difficult for many self-employed mothers to keep their businesses afloat while on maternity leave without losing their maternity allowance, to maintain the business after their leave or to access support during times of crisis. It took Olga 18 months after her maternity leave to get back to her previous income due to having to wind down her business, which meant that she struggled to get a mortgage and received reduced governmental support during the COVID-19 pandemic.

Advocating for legislative change: A sound engineer making policies work for women entrepreneurs

This inequity in care provisions motivated Olga to campaign for legislative change for parental equality. In 2017, she founded Parental Pay Equality¹³⁴ to advocate for changes in UK policies for self-employed women and women entrepreneurs. She says, *“I founded Parental Pay Equality after I found I could not take shared parental leave. I did research, talked to the MPs [Members of Parliament] and then decided to start an organisation to campaign for a change in law to make it fairer for small business owners and freelancers.”*

Olga’s campaigning with Parental Pay Equality has had a demonstrable impact on the UK parental leave and unpaid care policy. As a result of its advocacy, the Department for Work and Pensions (DWP) – the government department with responsibility for maternity pay policy – changed its guidance so that carrying out essential administrative tasks, such as maintaining a website, corresponding with clients and keeping professional qualifications up to date, no longer counts towards KIT days. These tasks are vital for women entrepreneurs to keep their businesses viable

134 Parental Pay Equality: <https://www.parentalpayequality.org.uk/>

during maternity leave. Olga clarifies, “Winning that change on the KIT days is really important because **that extra flexibility to do essential admin around your business on maternity leave just means that you are more likely to succeed.** It also takes the stress out because [you don’t have to worry] ‘Oh I answered that email, does it mean that I need to give up my maternity allowance? Is someone going to come and get me from the Department of Work and Pensions and take my maternity allowance away?’” This change in UK policy has helped self-employed mothers to keep their businesses going during maternity leave, without the risk of losing their maternity allowance.

Parental Pay Equality continues to advocate for fairer care provisions for entrepreneurs and for equity in parental leave. “I think, quite frankly, the government is not doing enough for women entrepreneurs. One of the key things the government needs to do is to give self-employed parents shared parental leave. It means the woman is not the automatic caregiver and doesn’t need to take that long time out of her business. It means dads get to care as well. Research shows that fathers want to be more involved in childcare and currently there is no way for self-employed dads to be involved in childcare,” Olga states. Despite the challenges she has faced, Olga remains positive about the future of her work: “I love all the projects I work on. I love the clients I work with. So I think just more of the same. I feel really lucky to be doing the work that I am doing.” ●

Levelling the playing field

Gender-equitable economies require strong investments in care infrastructure and services, across caring needs, to prevent women paying the price for public under-investment. This includes addressing gender-discriminatory norms and biases in economic decision-making to value women’s work as much as men’s, and putting the onus on addressing public under-investment in care, rather than women’s under-participation in economies. It also requires putting in place gender-equitable laws, policies and investments that put care at the heart of economies and policies.

Governments should provide public investment and labour market regulations that protect women in precarious jobs, such as informal workers and entrepreneurs, and increase their access to care and social services. Measures include fostering care-related social protection, for example, through cash transfers, tax benefit provision, or non-contributory protection and pension schemes, and putting in place equitable parental leave policies for entrepreneurs, including formal and informal workers alike. Decision-makers need to trigger a shift towards caring economies across all levels.

When shaping economic structures to be gender transformative, from the local to global levels, decision-makers should include diverse groups of women and unpaid carers in policy design, financing and implementation, and strengthen women’s leadership across policy, the economy, financing, implementation and evaluation. This will help to ensure their needs are well reflected, and also to challenge those norms that exclude women from decision-making.¹³⁵

¹³⁵ Gender and Development Network (GADN) (2017). “Sharing the load: Unpaid care work and women’s economic empowerment.” <https://gadnetwork.org/gadn-resources/2017/2/7/sharing-the-load-unpaid-care-work-and-womens-economic-empowerment?rq=care>



Stephen Chilufya (48) shares caring responsibilities with his wife: "The SANI project has changed the mindset between me and my wife on how we should treat each other. We are now able to do joint planning at household level and I have equal involvement in carrying out work at home with my wife," Zambia. © Karin Schermbrucker/CARE

Recommendations

A real, fundamental shift towards caring economies, which puts in place the structures and systems, laws, policies, norms and behaviours that allow women and girls to equitably participate in the economy, will require economic transformation with a caring economy at its heart. This feminist vision would provide accessible, quality care to everyone who needs it – across disability, elderly, child- and health-care.

It would mean shifting systems, while at the same time challenging gender biases in communities, societies, politics and economic structures. Women's work would be valued, and compensated, equitably, with them having access to leadership and decision-making at the community, economic and political levels. Care and social services would receive strong public funding, including during times of crisis. And labour markets would be inclusive and diverse – having female and male carers, and female and male STEM workers, working alongside each other for a fair and equitable pay.

Women and girls would perform equitable amounts of care work – with the public sector providing the majority of free, quality care, and men and boys doing their fair share. Countries would prioritise equity AND well-being AND prosperity by providing strong investments in care and social services. With strong action, funding, equitable laws and a holistic 360-degree approach, we can turn the vision into reality.

Decision-makers – including **governments, donors, multilateral agencies** and the **private sector** – should build caring economies by:

1- Recognising care as a right, and care provision as a global public good, and committing to building caring economies by addressing the “5 Rs” of Recognition, Reduction, Redistribution, Representation and Reward for care work.

2- Investing at least 10% of domestic public income (derived from progressive taxation and ODA) in quality, accessible and affordable care services and **increasing official development assistance for care, social services and social protection**. During times of crisis, public spending on care and the social sectors should be protected to prevent a roll-back on gender equality.

3- Expanding quality care provision, including through a context-appropriate mixture of public care provision, social enterprise and community-led models. Different models can be a vital stepping stone on the path towards universal, free, public care provision. Governments need to ensure that everyone who needs care has access to quality care services, and should subsidise care provision for lower-income citizens.

4- Advancing care interventions to meet all caring needs (including care for disabled people, the elderly and children) to address the hidden inequities in care. Decision-makers should, as a priority, increase investment in disability care services and financial support for the unpaid carers of disabled children.

5- Addressing gender-discriminatory norms through dialogues with households, reframed care narratives, gender-equitable legislation (such as maternity and paternity leave policies), and by redistributing care work more equally between women and men at the household level and between households and the public sector as a priority, including through increased provision of and investment in care.

6- Fostering economic transformation towards gender-equitable and caring economies, by putting in place laws and regulations that provide unpaid carers, women entrepreneurs and informal workers with increased access to care, social services, and legal and social protections. This will work towards addressing women subsidising the economy with their unpaid care work by filling the public funding gap for care and strengthening women’s leadership, including by having diverse groups of women and carers co-lead policy, financing and implementation of the care economy.

Building the care economy is a win-win scenario for gender equality, economic prosperity and achieving the international development commitments of ending poverty and inequalities alike. It taps into a growing market, helps meet increasing care needs, contributes to global growth, and fosters women’s and girls’ rights and economic opportunities. Large-scale investments in the care economy (including into care policies, care work and social protection) could create around 300 million new jobs,¹³⁶ with every dollar invested producing almost four dollars in returns to global GDP.¹³⁷ And women and girls can seize every opportunity they wish: they can set up and grow their own businesses, have access to care and careers, and realise their rights to equitable economic opportunities.

¹³⁶ See also: De Henau, J. (2022). “Costs and benefits of investing in transformative care policy packages: A macrosimulation study in 82 countries.” ILO Working Paper 55. ILO. https://www.ilo.org/global/publications/working-papers/WCMS_839252/lang--en/index.htm

¹³⁷ ILO (2023). “The benefits of investing in transformative childcare policy packages towards gender equality and social justice.” <https://www.ilo.org/resource/brief/benefits-investing-transformative-childcare-policy-packages-towards-gender>

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Founded in 1945, CARE is a leading humanitarian and development organisation tackling the underlying causes of poverty and social injustice in order to help create a more equal and gender just world. We work side-by-side with communities to understand the root causes of poverty and find innovative, locally-led solutions that advance gender equality and the empowerment of women and girls. In over 100 countries around the world, CARE places the specific needs and rights of women and girls at the heart of all we do because they experience poverty, climate, conflict and health emergencies very differently to men and boys and require specialised approaches. Our evidence tells us that when women and girls are empowered, they bring their whole communities with them. To learn more, visit www.care-international.org.

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The Cherie Blair Foundation for Women exists to create a future where women everywhere enjoy equal economic opportunities so they can thrive. Together with partners around the world, we work with women in low and middle income countries so they can start, sustain and grow successful enterprises. We collaborate to create fairer business environments so women are not constrained by gendered barriers and can reach their potential on their terms. Our gender transformative approach means women can achieve their own economic objectives. They create a better future for themselves, their families, and their communities. They contribute to thriving, fair economies, and global economic justice. To learn more, visit www.cherieblairfoundation.org or reach out to enquiries@cherieblairfoundation.org.

About this project

This report is part of a joint advocacy project between CARE International UK and the Cherie Blair Foundation for Women, with support from the Ares Charitable Foundation, seeking to influence the UK Government and global policymakers to fulfil their commitments to women and girls and on women's economic justice. Through evidence building, analysis and storytelling, we have looked into solutions to overcome inequalities in unpaid care, and outlined how building a caring economy – in line with the 5R framework for care – can foster women's entrepreneurship and economic justice.

