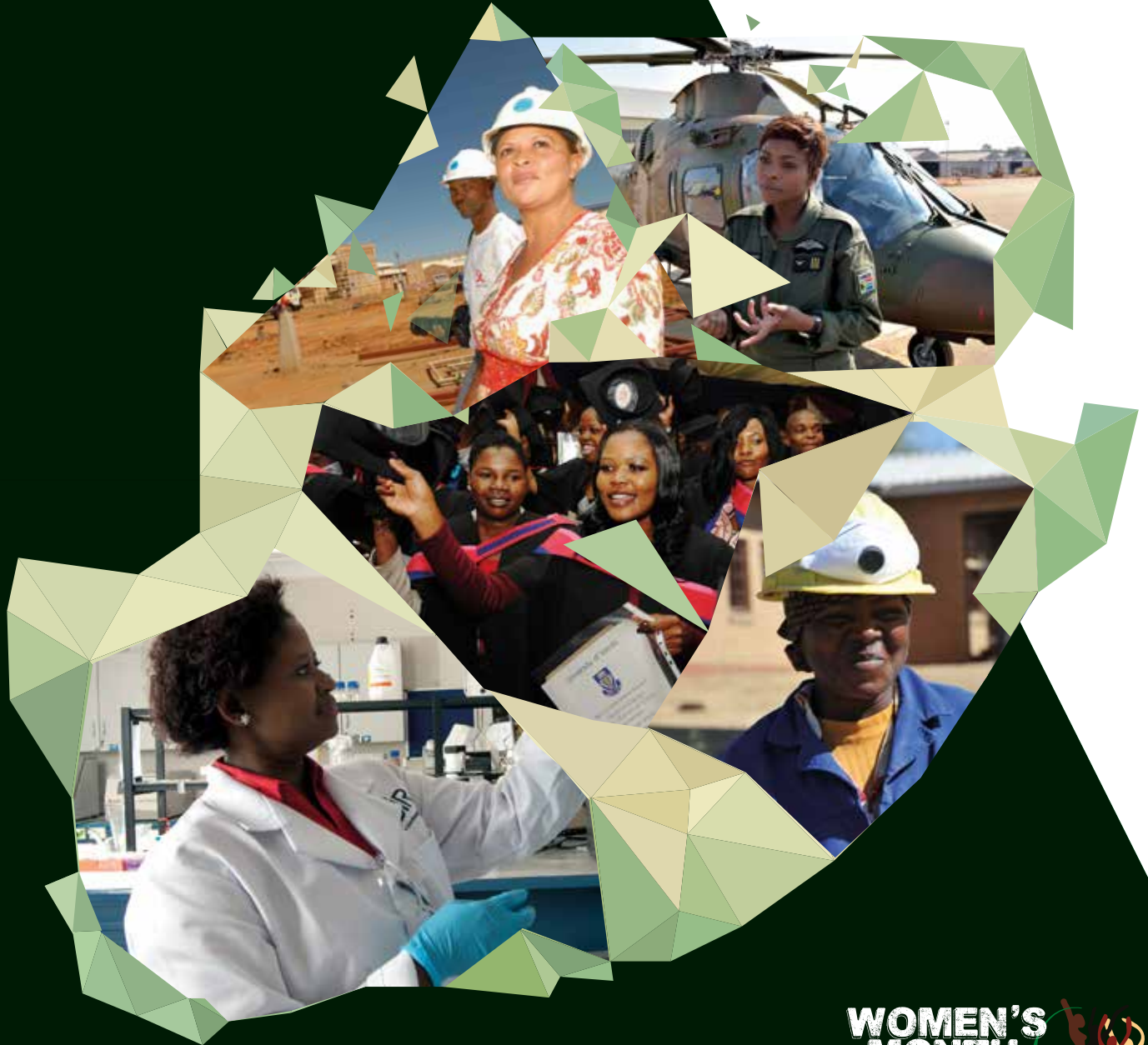


AUGUST 2015



women

Department:
Women
REPUBLIC OF SOUTH AFRICA



**WOMEN'S
MONTH**



**THE STATUS OF WOMEN
IN THE SOUTH AFRICAN ECONOMY**



women

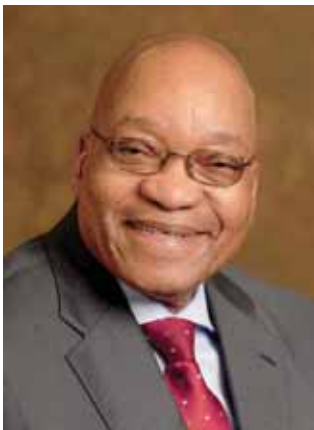
Department:
Women
REPUBLIC OF SOUTH AFRICA



FOREWORD
BY THE PRESIDENT



Foreword by the President



I am very pleased to release the first Government Report on the Status of Women in the South African economy since I established the Ministry in the Presidency responsible for Women in May 2014.

This report serves as a baseline document for the work to promote the socio-economic empowerment of women and gender equality, and to advance their human rights.

Since 1994 we have focused on legislative reform that removed all forms of institutional discriminatory laws, in the quest for a free non-racial, non-sexist, peaceful and democratic South Africa for all, in accordance with the Constitution of the Republic of South Africa. There has been much progress in the empowerment of women. The number of women participating in politics has increased. For instance; we have women judges and magistrates; we have many more in senior management positions in the public service. In the labour market, women are now able to work in sectors that were previously white and male dominated, such as mining, construction and infrastructure development. During these years women have also emerged as business owners and entrepreneurs. As new opportunities emerge in new sectors, we would further like to see women participating both at operational and strategic levels in all sectors of the economy.

There is no doubt that great strides have been made since 1994 to improve the status of women. As a result, during the 59th anniversary of the 1956 Women's march, we will be celebrating women achievers and progress on women empowerment in the past two decades. However, our assessment of the past 20 years is that notwithstanding the plethora of progressive legislation, women have not advanced as rapidly in terms of socio-economic empowerment and gender equality as we would wish, and they remain the hardest hit by inequality, poverty and unemployment, while they are often anchors in their families. This assessment led me, after the 2014 general elections, to reconfigure the government departments and I established, amongst others, the portfolio of Minister in the Presidency responsible for Women to focus on the promotion of women's socio-economic empowerment and the advancement of gender equality.

We acknowledge that when more women are involved in economic activities the economy grows faster. The National Development Plan (NDP) identifies the financial inclusion of women as a critical tool that will result in quicker poverty elimination and reduction of inequality, and contribute towards the achievement of the



set targets of 2030. The NDP calls for South Africans to unite and unleash the energies of its citizens, growing an inclusive economy, building capabilities, enhancing the capacity of the state and leaders working together to solve complex problems. In this regard women's potential must be unleashed in order to give impetus to this developmental trajectory of the NDP.

The Medium-Term Strategic Framework (MTSF), which is the Government's strategic plan, forms the first five-year implementation phase of the NDP and mandated work to begin on aligning the plans of national and provincial departments, municipalities and public entities with the NDP vision and goals in line with the commitments made in the election manifesto.

In the second phase of our democratic transition (MTSF 2014-2019) we take bold and decisive steps to place the economy on a qualitatively different path that eliminates poverty, creates jobs and sustainable livelihoods, and substantially reduces inequality, with a special focus on women. The MTSF has two over-arching strategic themes – radical economic transformation and improvement of service delivery.

The African Union has also reported that the Africa economy outlook has registered strong economic performance in the past decade, averaging 6 to 7 percent growth rate and claiming 6 out of 10 fastest growing economies in the world. This favourable outlook is expected to continue into 2016 with Africa's overall GDP growth expected to rise from 3.9 percent in 2014 to 4.5 percent in 2015. The report acknowledges that women have been left out in the margins, thus perpetuating gender inequality. In line with the African Union Agenda 2063, the African Heads of State and Government declared 2015 as the "Year of Women Empowerment and Development towards Africa's Agenda 2063" as one of the seven aspirations of this Agenda 2063, a commitment by member states that all transformative development must benefit women and men, girls and boys alike.

It is my fervent belief that this report provides a step towards building a reliable knowledge base and a disaggregated data that will inform women's socio-economic empowerment and build a non-racial and non-sexist society where women play a central role in building the economy and a strong nation.

A handwritten signature in black ink, appearing to read 'Jacob G. Zuma', written in a cursive style.

JACOB G ZUMA
PRESIDENT OF THE REPUBLIC OF SOUTH AFRICA



PREFACE



women

Department:
Women
REPUBLIC OF SOUTH AFRICA

Preface by the Minister in the Presidency Responsible for Women



As the Minister in the Presidency Responsible for Women, my mandate is to champion the advancement of women's socio-economic empowerment and the promotion of gender equality in the country. The location of women's issues at the highest office in the country - The Presidency results from the commitment to accelerate the empowerment of South African women, who, in the main are mostly affected by the triple challenge of unemployment, poverty, and inequality which are complex and long term if not strategically addressed.

Cultures, social systems and religions have, in the past, promoted patriarchy and the oppression of women. Discrimination against women has taken a variety of forms, from disenfranchisement to various forms of abuse. Patriarchy, the philosophy underpinning women's subordination on the one hand and male supremacy on the other, often referred to as the oldest form of discrimination in the world and a truly international phenomenon continues to systematically discriminate against women and impedes the efforts of this democratic government in empowering women. In South Africa, discrimination against women was compounded by the apartheid system, which resulted in triple oppression for black women in terms of race, gender and class or other disadvantaging factors. Hence there is a need to empower women. Empowerment is a social process involving change at the level of individuals, organisations, communities and society as a whole. Women's empowerment entails a process of change in which patriarchal relations are challenged, so that men's traditional complimentary package of resources and services are provided to ensure that goals are met.

The economy of South Africa was built on mining and agriculture, with land being a key factor. South Africa is the world's biggest producer of platinum, chromium, vanadium, manganese and alumina-silicates; however the wealth of these minerals is in the hands of few. Recently there has been talk about the ocean economy, the green economy, infrastructure development and so on. All these revolve around land and without land none of this can happen. The report indicates that women must be involved in the value chain of land which includes agriculture and





women

Department:
Women
REPUBLIC OF SOUTH AFRICA

food security, property, access to credit, manufacturing, exports, however, the gains must be up-scaled.

Another important strategy to promote women's economic empowerment is education, training and skills development. Education improves market participation, and is therefore central to the achievement of gender equality. Increasing women and girls' educational attainment contributes to higher economic growth and a stable democracy. Our report illustrates great strides made by women across the different levels of education – however, as we see in this report, educational advancement at the higher level – Masters and Doctoral degrees wanes. This is apart from the fact that women dominate the services sector less than the sciences. Thus, it remains our work to unlock the potential of women and girls in the STEM sector.

As a society, South Africa has achieved considerable progress in many aspects of women's economic empowerment through, inter alia, increases in educational attainment, labour market participation, access to credit, land and properties, reduced poverty and inequality and share of paid work. We have repeated increased returns from enrolments in primary, secondary and higher education of women, and thus move forward to build momentum in other areas. For example, while the labour market reflects the increased participation of women, as this report shows, it is necessary to work towards the inclusion of women in key decision-making platforms – from board rooms to lecture halls. We are required to increase women's participation in the mining, agricultural, finance and technology sectors.

Development initiatives include the participation of women, assuming their labour can be harnessed without cost and that women have almost endless free time (Moser, 1989). Though these initiatives encourage women to participate in income-generating activities, there are many challenges that are an obstacle to their full participation. One of the challenges is violence against women. The chapter on the impact of violence against women on women's economy outlines some of the challenges.





women

Department:
Women
REPUBLIC OF SOUTH AFRICA

Economically strengthening women, who account for more than half the national population, is not only a means by which to spur economic growth, but is also a matter of advancing women's human rights. When we invest in women and work to eliminate inequalities, poverty can be eliminated and the entire country can also better its chance of becoming a stronger player in the global marketplace.

I share the view that women's economic empowerment is their capacity to bring about economic change for themselves; this is viewed increasingly as the most important contributing factor to achieving equality between women and men. The role of my department is to ensure that women are actively involved in the processes of radical socioeconomic transformation in order for them to effect their economic change themselves.

This research serves as the first offering aimed at enhancing the empowerment of women through a knowledge driven and centred department. We will work to improve information and knowledge on the performance and participation of women in society. This will also be done by ensuring that systems and tools are built that enable intelligent analysis of progress made in the socio-economic empowerment of women.

A handwritten signature in black ink, appearing to read 'S Shabangu'.

Ms Susan Shabangu, MP
Minister in the Presidency Responsible for Women





EXECUTIVE SUMMARY

EXECUTIVE SUMMARY

Ensuring women's full participation within the South African economy is essential if ideals of equity, prosperity and shared and inclusive growth are to be achieved. However, women around the world have historically faced numerous barriers to their engagement in the economy. These barriers reduce their employability, constrain their ability to participate on their own terms, restrict the options available to them and limit the likelihood of utilising their full potentials. Many of these barriers exist today and may take various forms. Some of these barriers may be legislated out of existence—although enforcement is key to ensuring that legislation is reflected in reality—while some may require support and intervention from government and other actors within society. Importantly, though, some of these barriers are the manifestation of attitudes, assumptions, norms and traditions that unfairly impact on women and girls. In many ways, these types of barriers may be more difficult to remedy than others, but they must be tackled if the South Africa envisaged in the Constitution is to be realised.

This report explores the status of women within the South African economy. Its aim is to detail the current situation, while providing insight into some of the trends that are discernible in the data. In this way, the report is able to identify some of the areas where society broadly has been successful in enabling women's full participation in the economy, and others where perhaps there is a need for refocused efforts. The report covers five broad themes within this area: education; labour market; access to credit, land and property; poverty and inequality; and unpaid work. This is certainly not an exhaustive list of the facets of women's economic interactions, but covers what we believe to be some of the key areas from a policy perspective. Education arguably underpins much of women's full engagement in the economy, as is the case for men, and is therefore central to the achievement of gender equality. It provides access to more remunerative areas of the labour market through improved skill and productivity levels, and may have similar impacts for the self-employed, but it also enables women to engage more meaningfully in society and make better-informed decisions. At a broader level, education is seen as key to promoting economic growth and reducing poverty. Furthermore, without investment in education, countries' ability to harness the demographic dividend is significantly impaired.

The report explores women's status in education in two main areas: access and attendance, and educational outcomes and performance. Data on enrolment indicates that females account for an increasing proportion at higher levels of education. As a result, by the time they reach post-secondary education, females outnumber males by a ratio of around three to two. Despite this favourable position, women remain less likely than men to enrol in higher degrees. Household survey data indicates that lack of finances remains a problem for educational access for both females and males. However, it also reveals that females are considerably more vulnerable to family commitments and may be sacrificing their education for others in a way that males are perhaps not required to. Relatedly, pregnancy remains an important factor keeping young women out of school. Nevertheless, evidence on outcomes such as functional literacy rates and mean years of education point to improvements for women over time. In fact, in a number of areas women have overtaken men and may be extending their lead. Data on mean years of education, in particular, reveals a generational switch in the relative educational fortunes of females and represents an important achievement in terms of addressing gender inequality going forward. Challenges, though, remain in females accessing and participating in mathematical and science-related fields, with females tending to cluster instead in non-STEM fields.

The second focus area is the labour market, which is certainly the key arena in which most individuals most regularly engage with the economy. Productive employment provides access to resources via wages and inequalities within the labour market may therefore have far-reaching consequences in other areas. Thus, an environment that enables women to effectively engage in the labour market is essential to address some of the various economic inequalities that exist between the sexes. Unfortunately, though, the economy continues to reveal itself unable to generate sufficient jobs for those that wish to work and, although employment has risen gradually over the past five years, so too have unemployment rates. Employment gains have accrued to women across the educational distribution, while older women and African women have benefited from above average employment growth rates. Women's employment, though, is more concentrated in a smaller number of sectors than men's, with 84 percent of female employment in the services sector. This concentration of employment may expose women relatively more to downturns within those sectors.

Despite education gains, women remain more likely to be employed in low-skilled occupations. This difference is driven by the large proportion of women working as domestic workers. Conversely, women are less likely to be employed in the informal sector. Within the formal sector, women are more likely to have written contracts and leave entitlements and are less likely to work excessively long hours. Women remain disadvantaged in terms of earnings and dominate lower earnings categories. This is borne out by both household survey and tax data.

An investigation of access to land, credit and property comprises the third section of the report. These three areas relate to the ability of women to engage in the economy and sustain livelihoods through leveraging assets. South Africa has over the past 20 years been progressive in promoting access to credit for women. The country has ratified several international initiatives and implemented various programmes aimed at supporting women's access to credit. The evidence suggests that women within South Africa have relatively equal access to credit in various borrowing contexts, although barriers to business financing remain due to a lack of collateral and lower levels of financial literacy. Unfortunately, little data exists with respect to ownership of land and property amongst women. Based on the limited available data, however, results are mixed and intertwined with geographical and cultural contexts. The challenge seems particularly acute in rural areas, presenting an opportunity for impact through government's land redistribution and tenure programmes.

Asset inequality in South Africa has declined during the post-apartheid period. Females and female-headed households have, on average, lower access to both private and public assets than males and male-headed households. The improvement in access over time has been more rapid for female-headed households and we have therefore seen a narrowing of the gap between male- and female-headed households. In terms of public asset access, an area in which government is a significant roleplayer through its provision of services and housing, gender inequality is lower. The provision of public services or assets is an area of particular success for government over the past 20 years and has brought enormous benefits to ordinary South Africans.

In the fourth focus area, the report investigates changes in poverty and inequality over the past several years. While poverty has declined since the end of apartheid, females remain more likely to be poor than males. Additionally, poor females tend to live further below the poverty line than their male counterparts, suggesting greater vulnerability. These differences are even larger when considering data using the sex of the household head. Poverty, though, is felt more keenly by specific groups amongst the female population. Rural or non-urban females are relatively worse-off than their urban counterparts, while African and Coloured females also experience high poverty rates relative to Asian and White females. The data suggests that the social grant system makes a significant impact in reducing poverty rates at both the household and the individual level, with female headed households considerably more reliant on grant income than male-headed households.

The final focus area focuses on unpaid work and women's contribution to total production. Determining the relative contributions of males and females to the economy is a challenging task. The report provides a number of estimates of women's contribution to GDP, each of which make strong assumptions. These estimates suggest that women's contribution to GDP is probably somewhere of the order of 35 to 45 percent. The key problem with these estimates is that estimates based on GDP and wages systematically underestimate women's contributions due to women's specialisation in unpaid work—the production of non-market services within the household, which are not included in estimates of GDP. Estimates of the extent of unpaid work suggest that it is significant, although these estimates are very sensitive to methodological choices around wage rates. In terms of time use, however, it is clear that women are responsible for the lion's share of unpaid work, with women bearing a particularly large burden in terms of care work.

The report also presents findings emerging from research into the demands on individuals' time at different stages of the life course and how this may differ between males and females. Using data from 2010, it is shown that not only do females spend more time in aggregate in unpaid work, they also spend more time at each age on average than their male counterparts. Combining time spent in unpaid work with time spent in market work reveals that females also spend more time in productive work in total at each age than males, with the gap particularly large during the late teens and early 20s. Women between

the ages of 30 and 45 face particularly strong demands on their time, spending more than eight hours on average per day in productive activities. Based on the profiles presented and assuming no change in the profiles, it is estimated that a woman would cumulatively spend 15 500 hours more than a man in productive activities between the ages of 10 and 70 years. The demands women face on their time hold important implications for their labour force participation. Raising participation would require interventions related to the provision of childcare and related services to allow women to actively seek, find and keep employment. Alternatively (or in addition), South African society needs to find a more equitable gender-distribution of unpaid work through changed social norms regarding the distinction between “women’s work” and “men’s work” within the home.

TABLE OF CONTENTS

1	Introduction	20
2	South African Gender Inequality Compared	26
3	Education	32
	3.1 Introduction	33
	3.2 Access and attendance	34
	3.3 Outcomes	38
	3.4 Women in the Higher Education Sector	44
	3.5 The Status of Women's Education	45
4	The Labour Market	48
	4.1 Labour Market Overview	49
	4.2 The Labour Force	52
	4.3 Employment	56
	4.3.1 Overview	56
	4.3.2 Sectoral and Occupational Distribution	58
	4.3.3 Employment Conditions	64
	4.3.4 Remuneration	70
	4.4 Unemployment	71
	4.4.1 The narrow unemployed	71
	4.4.2 The non-searching unemployed	73
	4.4.3 The NEETs	75
	4.5 The Status of Women in the Labour Market	78
5	Access to Credit, Land and Property	80
5.1	Access to Credit	81
	5.1.1 Financial inclusion globally	81
	5.1.2 Initiatives Promoting Access to Credit for South African Women	82
	5.1.3 Access to Finance for Women in South Africa	84
	5.1.4 Barriers to Finance for South African Women	90
5.2	Access to Land	92
	5.2.1 Land Ownership of Women in Africa	92
	5.2.2 Land Reform Programmes in South Africa and Women	94
	5.2.3 Access and Barriers to Land for South African Women	95

5.3	Access to Assets	96
5.3.1	Introduction	98
5.3.2	Ownership of and Access to Assets	98
5.3.3	Asset Poverty	101
5.4	The Status of Women's Access to Credit and Assets	106
6	Poverty and Inequality	108
6.1	Poverty	109
6.1.1	Recent Evidence on Poverty amongst Women	109
6.1.2	Recent Poverty Trends	110
6.1.3	Differences in poverty rates amongst women	115
6.2	Inequality	116
6.3	State Interventions Addressing Poverty and Inequality	120
6.3.1	Social Grants	121
6.3.2	Expanded Public Works Programme	124
6.4	Women's Poverty Status	126
7	Women's Contribution to Total Production	128
7.1	Market Production	129
7.2	Valuing Unpaid Work	131
7.3	Work over the Lifecycle	134
8	The Impact of Violence Against Women on Women's Economy	139
8.1	Context	139
8.2	Costs of violence against women on the victims	141
8.4	Conclusion	143
9	Conclusion	144
10	Recommendations	146
11	Bibliography	150
	Appendices	160

FIGURES

Figure 1: Relationship between income levels and human development, 2013	27
Figure 2: South Africa's Gender Inequality Index Compared, 2013	28
Figure 3: Female share of enrolment in public higher education, by qualification level, 2010-2012	35
Figure 4: Reasons girls aged 15-19 years did not enrol in school, 2012	37
Figure 5: Proportion of girls (15-19 years) who have ever given birth or who are currently pregnant, 2008 and 2012	37
Figure 6: Literacy rates by age group, 2010-2012	38
Figure 7: Mean years of education by sex and type of area, 2014	40
Figure 8: Female share of tertiary graduates by programme/field, 2012	44
Figure 9: Quarterly estimates of labour market aggregates, 2008-2015	49
Figure 10: Male and female assessed individual taxpayers by taxable income group, 2013	71
Figure 11: Sex breakdown of NEETs, 2012 and 2015	75
Figure 12: NEETs' labour market status by sex (15 to 34 year olds), 2015	76
Figure 13: Reason discouraged workseekers are not seeking work, by sex, 2015	77
Figure 14: Reasons economically inactive individuals do not want to work by sex, 2015	77
Figure 15: Financial inclusion in South Africa, 2004 and 2014	84
Figure 16: Proportion of individuals aged 15+ with an account at a financial institution, 2014	85
Figure 17: Proportion of individuals aged 15+ who have borrowed any money in the past year, 2014	85
Figure 18: Proportion of individuals aged 15+ who have borrowed from a financial institution, 2014	86
Figure 19: Proportion of individuals aged 15+ who have borrowed from a private informal lender, 2014	86
Figure 20: Proportion of individuals aged 15+ who have borrowed from family or friends, 2014	87
Figure 21: Proportion of individuals aged 15+ who have borrowed from a store by buying on credit, 2014	87
Figure 22: Proportion of individuals aged 15+ who have borrowed for education or school fees, 2014	88
Figure 23: Proportion of individuals aged 15+ who have borrowed to start, operate or expand a farm or business, 2014	88
Figure 24: Proportion of individuals aged 15+ who have borrowed for health or medical purposes, 2014	89
Figure 25: Proportion of females aged 15+ who saved using savings club or person outside family, 2014	91
Figure 26: Laws Concerning Property Rights for Women (2012)	93
Figure 27: Practice of Property Rights for Women (2012)	93
Figure 28: Cumulative distribution of households across non-income welfare index values, 2010 and 2013	104
Figure 29: Cumulative distribution of individuals across non-income welfare index values, 2010 and 2013	104
Figure 30: Cumulative distribution of working age individuals (age 15-64 years) across non-income welfare index values, 2010 and 2013	105
Figure 31: Cumulative distribution of elderly individuals (age 65+ years) across non-income welfare index values, 2010 and 2013	105
Figure 32: CDF of Individual-level Real per Capita Household Expenditure, 2008 and 2012	113
Figure 33: CDF of household-level real per capita household expenditure, 2008 and 2012	114
Figure 34: Percentage Distribution of Per Capita Income Quintiles by Sex of the Household Head: 2012	116
Figure 35: Percentage distribution of female- and male-headed households by income quintile, 2012	117

Figure 36. Lorenz Curves: Individual and Household Income Inequality in 2008 and 2012	119
Figure 37. Total Number of Social Grants by Grant Type: 1997, 2008 and 2015	120
Figure 38: Composition of household income by sex of the household head, 2008	122
Figure 39. Composition of Household Income by Gender of the Household Head: 2012	122
Figure 40: Mean per capita labour income across age by gender, 2010	130
Figure 41: Time spent in SNA work across the life course, by sex (2010)	135
Figure 42: Time spent in household production across the life course, by sex (2010)	135
Figure 43: Time spent in all productive activities across the life course, by sex, 2010	136

TABLES

Table 1: Indicators of inequality in South Africa	22
Table 2: Gender Inequality Indicators	29
Table 3: Gender-Related Development Indicators	29
Table 4: South Africa's performance in terms of the WEF Global Gender Gap Index, 2014	31
Table 5: Female share of enrolment (percent), 2010-2013	34
Table 6: Sex composition of higher education enrolments, 2008-2010	34
Table 7: Educational attendance by sex and age-group (percent), 2010-2014	36
Table 8: Reasons for not attending an educational institution, by age and gender	36
Table 9: Percentage of the population that are functionally literate, by sex, 2010-2014	39
Table 10: Highest level of education for persons aged 20 years and older, by gender and race, 2014	40
Table 11: National Senior Certificate examination results for selected subjects, by sex, 2009-2013	41
Table 12: Course success rates by qualification level and sex, 2010-2012	43
Table 13: Graduates in Science, Engineering and Technology, 2010	43
Table 14: Permanent instruction staff at all South African universities, by race and sex	45
Table 15: Labour market overview, 2010-2015	50
Table 16: Composition of the narrow labour force by gender, 2010-2015	53
Table 17: Narrow labour force participation rates by gender, 2010 and 2015	55
Table 18: Composition of employment by sex, 2010-2015	56
Table 19: Sectoral distribution of employment by gender, 2010-2015	59
Table 20: Occupational distribution of employment by gender, 2010 and 2015	61
Table 21: Employment in the formal and informal sectors by sex, 2010-2015	63
Table 22: Employment conditions of formal sector employed by sex, 2010 to 2015	64
Table 23: Distribution of the employed across monthly wage bands, by sex, 2013	66
Table 24: Real mean and median monthly wages by sex, 2010 and 2013	67
Table 25: Incidence of low-paid work, 2001-2007	68
Table 26: Gender wage gaps (real mean hourly earnings), 2001-2005	70
Table 27: Assessed individual taxpayers by sex, 2010 and 2013	71
Table 28: Narrow unemployment rates by sex, 2010-2015	72
Table 29: Composition of the non-searching unemployed by sex, 2010-2015	73
Table 30: Share of adults (15+ years) with Bank Accounts, Formal Savings or Formal Borrowing, 2014	81
Table 31: Initiatives to support women-owned businesses	83
Table 32: Debt and income by gender (individuals aged 15+), 2012	89
Table 33: Barriers to credit for women and their effects	90
Table 34: Ownership of private assets by sex of household head (percent of households), 2010 and 2013	99
Table 35: Ownership of private assets by sex of majority adult household members (percent of households), 2010 and 2013	99
Table 36: Ownership of private assets (percent of individuals), 2010 and 2013	100
Table 37: Access to public assets by sex of household head (percent of households), 2010 and 2013	100
Table 38: Access to public assets by sex of majority adult household member (percent of households), 2010 and 2013	101
Table 39: Access to public assets (percent of individuals), 2010 and 2013	101
Table 40: Mean values of the non-income welfare index, 2010 and 2013	102

Table 41: Non-income poverty headcount rate (percent), 2010 and 2013	103
Table 42. Individual Poverty by Sex using Per Capita Household Expenditure: 2008 and 2012	111
Table 43. Household Poverty by Sex using Per Capita Household Expenditure: 2008 and 2012	112
Table 44. Female Headcount Poverty Rates by Location and Race at the Lower Poverty Line (R597): 2008 and 2012	115
Table 45. Female Headcount Poverty Rates by Location and Race at the Upper Poverty Line (R1 148): 2008 and 2012	116
Table 46: Income Inequality by Sex: 2008 and 2012	118
Table 47. Grant Receipt by Sex, Age 15+:2008 and 2012	121
Table 48: Grant income as a proportion of income by sex, 2008-2012	123
Table 49: Percent change in headcount poverty rates pre- and post- grant income by gender, 2008-2012	124
Table 50: EPWP work opportunities created by sector, 2004/5-2008/9	125
Table 51: Work opportunities created by sector, 2009/10-2014/15	126
Table 52: Women's estimated share of GDP, 2008-2014	129
Table 53: Mean minutes per day spent on ten major activity categories by sex, 2010	132
Table 54: Valuation of unpaid labour, 2000	133
Table 55: Valuation of unpaid labour, 2010	134

APPENDICES

Appendix A: Structure of the Global Gender Gap Index	152
Appendix B: Labour market aggregates, 2010-2015	153
Appendix C: Women Economic Empowerment Financial Assistance (Incentive) Programmes	154
Appendix D: Individual poverty by sex using per capita household income, 2008-2012	155
Appendix E: Household poverty by sex using per capita household income, 2008-2012	155
Appendix F: CDF of individual-level real per capita household income, 2008-2012	156
Appendix G: CDF of household-level real per capita household income, 2008 and 2012	157
Appendix H: Grant receipt by sex, age 15+, 2008 and 2012	158
Appendix I: Expenditure inequality by sex, 2008 and 2012	158
Appendix J: Distribution of per capita expenditure quintiles by sex of household head, 2012	159
Appendix K: Distribution of households across quintiles by sex of household head, 2012	160
Appendix L: Lorenz curves: Individual and household expenditure inequality, 2008 and 2012	161



1.

INTRODUCTION

TOGETHER SECURING
LEADING THE FUTURE
SOUTH AFRICA

1. INTRODUCTION

South Africa achieved democracy in 1994. Central to this democracy was a commitment to equality, including gender equality and the empowerment of women. The founding principles of the Constitution of the Republic of South Africa include human rights, equality and freedom for everyone in South Africa. Section 9 of the Constitution protects the rights of all persons to equal protection and benefit of the law, and to freedom from unfair discrimination on the basis of gender, sex, pregnancy and marital status among others. Of the many things that can be distilled from the preamble, the commitment to build a new society that is inclusive and just and that honours the fundamental human rights, while improving the quality of life of all, stands out. Equality is also given prominence in the Preamble to the Constitution where it is stated that: “South Africa belongs to all who live in it, United in our diversity”. This is important as women are also not homogeneous but diverse.¹ The Constitutional vision of the realisation of equality, including equality between women and men, is an ideal to be pursued and achieved through the implementation of the Constitution.

After 1994, the principle of gender equality influenced policy and legislation formulation in economic and development-related areas such as access to employment, land, housing, water, health care and public works programmes among others. Further, government developed and implemented key domestic development programmes with an overarching focus to address the legacy of colonialism and apartheid. These include, for example, programmes such as the Reconstruction and Development Programme (RDP); Growth, Employment and Redistribution (GEAR); Accelerated Strategy and Shared Growth Initiative-South Africa (ASGISA); the Joint Initiative for Priority Skills Acquisition (JIPSA); New Growth Path (NGP), which targets the creation of 5 million new jobs; and the Industrial Policy Action Plan 2 (IPAP2). These programmes have culminated in the master development plan for the country, namely the National Development Plan (NDP). Though these development programmes were meant to advance the country they did not specifically focus on women, therefore the triple challenge of unemployment, poverty and inequality continues to impact women in particular. Currently there are other important programmes such as the Presidential Infrastructure Coordination Commission (PICC) and Operation Phakisa, the Green Economy, the aim of which is to provide much-needed jobs and to grow the economy of the country. However, if gender is not mainstreamed in these programmes, their impact will be minimal.

Despite South Africa's extensive body of laws, policies and programmes, the World Bank's South Africa Economic Update published in Johannesburg in 2012 revealed that South Africa remains one of the most unequal societies in the world. The share of national consumption between the richest and poorest remains stubbornly stable: the richest 20 percent of the population accounted for over 61 percent of consumption in 2011, down from a high of 64 percent in 2006. Meanwhile, the bottom 20 percent have seen their share remaining fairly constant at below 4.5 percent (Statistics South Africa 2014c). Table 1 presents recent statistics on the extent of inequality in South Africa.

¹ Our Constitution affirms diversity. Men and women are different and react differently to policies and programmes. Women also are not homogeneous, but diverse. However diversity does not mean inferior or unqualified. Diversity of expertise, experience and knowledge confers benefits that are beneficial to all. Affirming diversity encourages the search for novel information and perspectives, leading to better decision making and problem solving. Diversity can improve the bottom line of companies and lead to unfettered discoveries and breakthrough innovations. Racial and gender diversity can deliver the same kinds of benefits. What is familiar should not be equated with “quality” and what is unfamiliar shouldn't be viewed as “inferior.” there is an implicit bias in issue that what we see as familiar becomes what we determine as quality. Just as research shows corporate boards are more effective when comprised of a diverse group of people that can produce more creativity and better decisionmaking. A recent report, for example, indicates that companies with women in their boards have had better returns (PWC 2015).

Table 1: Indicators of inequality in South Africa

Inequality indicators	2006	2009	2011
Gini coefficient (income per capita including salaries, wages and social grants)	0.72	0.70	0.69
Gini coefficient (expenditure per capita excluding taxes)	0.67	0.65	0.65
Percent share of national consumption of the poorest 20% (per capita)	4.4	4.4	4.3
Percent share of national consumption of the richest 20% (per capita)	64.1	61.4	61.3

Source: Statistics South Africa (2014c).

The National Planning Commission (NPC) adopted the use of the lower-bound poverty line (R443 in 2011 prices) with regard to its poverty targets outlined in the NDP. They have set the ambitious target of eliminating all poverty below this line by 2030. As of 2011, 32.3 percent of the population (roughly 16.3 million people) were living below this poverty line. Based on the poverty gap measure, roughly R31.7 billion per annum would be needed to eliminate poverty at this level. However, if the implementation of the NDP does not integrate gender equality analysis, the progress towards the NDP poverty target will arguably remain elusive.

Following the 2014 general election, the fifth administration of government set the following priorities for the 2014-2019 electoral mandate:

- Radical economic transformation, rapid economic growth and job creation;
- Rural development, land and agrarian reform and food security;
- Ensuring access to adequate human settlements and quality basic services;
- Improving the quality of and expanding access to education and training;
- Ensuring quality health care and social security for all citizens;
- Fighting corruption and crime;
- Contributing to a better Africa and a better world; and
- Social cohesion and nation building.

In its focus on these priorities, and their elaboration into fourteen key outcomes and associated activities and targets, the MTSF has two over-arching strategic themes: radical economic transformation and improving service delivery.

Having realised that the gendered nature of poverty results in women being continually subjected to inequalities and vulnerability (Statistics South Africa 2011), following the 2014 general election, on 25 May 2014, H.E. President Jacob Zuma pronounced the transfer of the functions and responsibilities related to programmes for the rights of people with disabilities and children's rights from the erstwhile Department of Women, Children and People with Disabilities to the Department of Social Development, and pronounced the Ministry in The Presidency Responsible for Women, in order to locate women's issues at the highest office in the country. Subsequently, on July 3 2014, the President signed a Proclamation establishing the Department of Women, reaffirming the country's commitment to the Beijing Platform for Action. This required that we engage in a reconfiguration process to transfer the functions and responsibilities related to programmes for the rights of people with disabilities and children's rights to the Department of Social Development as pronounced. This necessitated a strategic re-alignment and restructuring exercise and the review of all programmes, taking stock of the human capital, financial needs and others, to move the women's agenda forward.

The mandate of the Department of Women is to promote women's socioeconomic empowerment, development and human rights. The location of the Department at the highest office in the country signifies the fact that it is a game changer and has a strategic imperative of transforming the socioeconomic status of women. The role of the Department in this regard is to ensure that all public and private sector programmes mainstream gender to guarantee the removal of persistent barriers to the advancement of women, many of which relate to systemic and structural inequalities. The removal of these barriers remains a critical condition to achieving women empowerment and gender equality.

As noted by Taylor (1997), “[political] restructuring and social transformation is central to the attainment of gender justice in South Africa. Social transformation, if it is to result in a real improvement in the quality of life of women, will be attained only if it is underpinned by fundamental economic transformation. The gains of political liberation are unlikely to be felt unless there are considerable changes both in the structure of the South African economy and in its management.”

In order for the Department to be able to implement its mandate, it is imperative that it:

- Evaluates the institutional and legislative advances made towards attaining gender equality and improving the status of women socially and economically in the past twenty one years of democracy;
- Assess the real improvements in the everyday reality for the majority of women in order to inform policy and service delivery;
- Facilitate the change of mind-set of all stakeholders in order to transform both the structure of the South African economy and in its management; and
- Create baseline database from which to assess future impact of the radical socio-economic transformation programme of the fifth administration.

The first report of the Government explores the status of women within the South African economy. Its aim is to detail the current situation, while providing insight into some of the trends that are discernible in the data. In this way, the report is able to identify some of the areas where society broadly has been successful in enabling women's full participation in the economy, and others where perhaps there is a need for refocused efforts. The report covers five broad themes within this area: education; labour market; access to credit, land and property; poverty and inequality; and unpaid work. This is certainly not an exhaustive list of the facets of women's economic interactions, but covers what we believe to be some of the key areas from a policy perspective.

It is critical to state upfront the limitation with this report: there is a paucity of sex- or gender- disaggregated data on various issues relating to economic participation, whether from the private or public sector. Mostly, the available data is either disaggregated in terms of race only or sex only. Not much information exists on women, in racial, sex and class terms in the economy. This is one area in which the Department will cooperate with all sectors to ensure that all data is disaggregated on sex, race, class and other disadvantaging factors. The other limitation is that the report focuses on some of the areas within the economy; it does not cover all areas in the economy and it is not exhaustive. This is the first report in a series to come; therefore other areas that are not covered here will be covered in the series that will follow.

It is true that economics is about the power to access resources and the ownership of resources (Agenda 1997).² Further, women's relationship to resources and their ability to secure resources is at the heart of gender inequality. Women and men occupy different places in the economy and society, and perform different roles. There are obviously also further differences between women, as to their position in the economy and society, and the roles they play (Agenda 1997).

Taylor (1997) argues that debates on what type of macroeconomic policy framework will be best able to ensure growth and redistribution tend to focus more on managing the economy, rather than on the need to change patterns of ownership and control. It is critical that all policy debates take the differences between men and women into consideration. However, in acknowledging the difference it is important to see women as economic contributors rather than recipients of welfare and consumers of the national income. It is important that women themselves influence the process of changing the patterns of ownership and control.

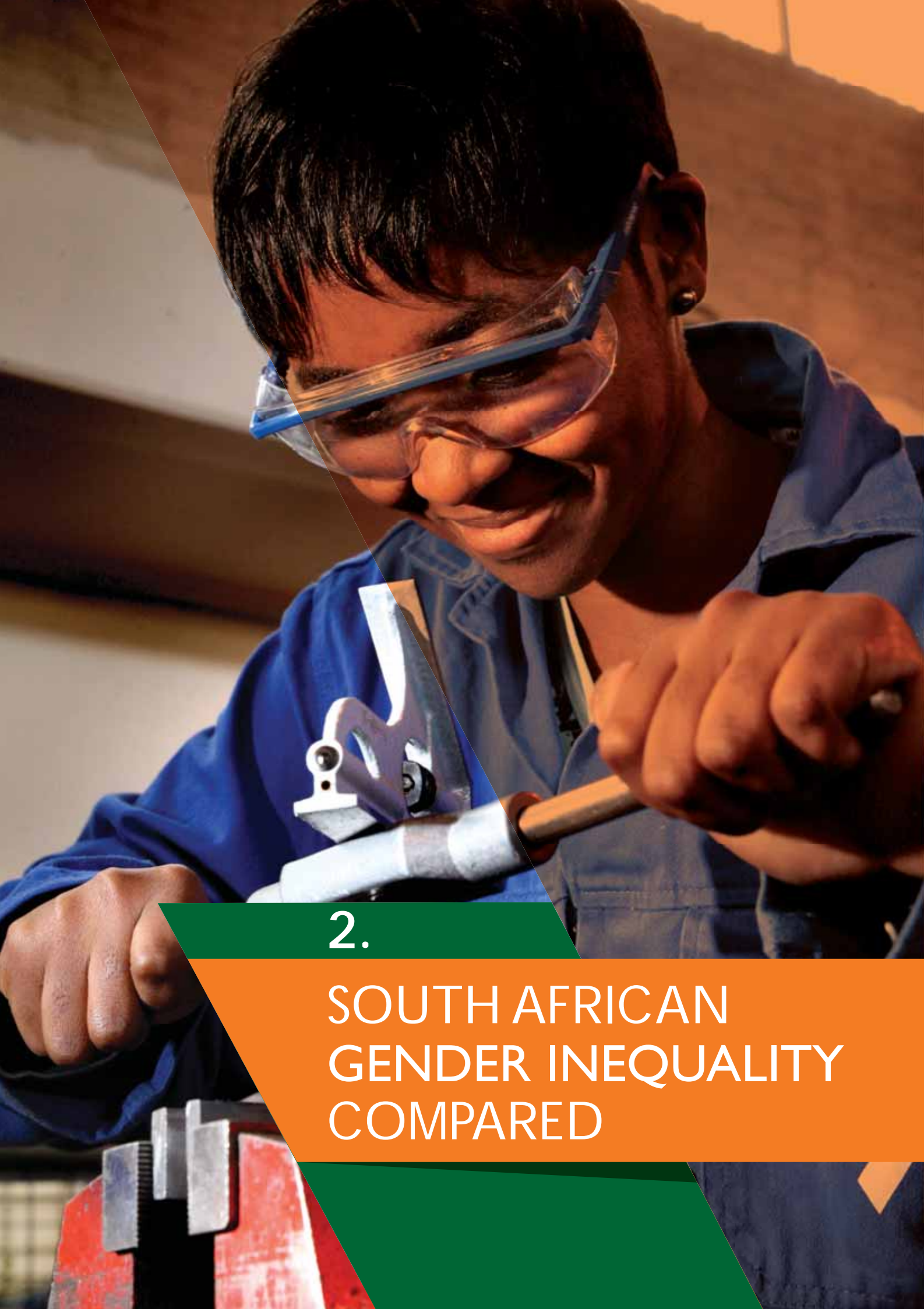
Participation of women and youth in the economy is essential to eradicate poverty and promote growth that is inclusive, equitable and sustainable. The cornerstone for South Africa's development is the advancement of women and youth as agents of change and leaders in the development processes that shape their lives. This is in line with the African Union Agenda 2063, a global strategy to optimise use of Africa's resources for the benefit of all Africans. Such a strategy should include women,

² (1997) Editorial, Agenda: Empowering women for gender equity, 13:33, 2-3 <http://dx.doi.org/10.1080/10130950.1997.9675598> accessed on 09 July 2015, at: 15:55

men, youth and children. It focuses on how the continent should effectively learn from the lessons of the past, build on the progress now underway and strategically exploit all possible opportunities available in the short-, medium- and long-term, so as to ensure positive socioeconomic transformation within the next 50 years.

South Africa is a signatory to various international instruments that aim to address inequalities between women and men to ultimately achieve gender equality. As signatory, the state is obliged to implement the appropriate programmes and interventions. This report is also in compliance of the requirements of the international instruments to assess the status of women.

Great strides have been made since 1994 to improve the status of women; as a result during the 59th anniversary of the 1956 Women's march, we will be celebrating women achievers and progress on women empowerment in the last 21 years of democracy. While we acknowledge with great pride the strides made in the past 21 years towards women empowerment and gender equality, we have to contend with the unsettling reality of high unemployment, poverty and inequality that most women still experience.



2.

SOUTH AFRICAN GENDER INEQUALITY COMPARED

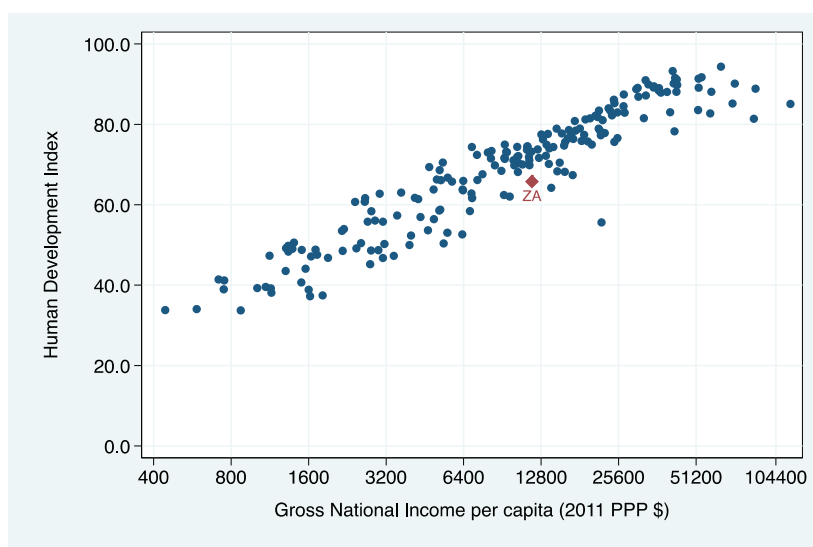
2. SOUTH AFRICAN GENDER INEQUALITY COMPARED

Gender inequality has, in recent years, continued to attract increasing attention. One of the causes—and consequences—of this focus on the relative outcomes of males and females is the publication by various institutions of gender-sensitive measures of development. The UNDP, for example, publishes a Gender Inequality Index and a Gender-Related Development Index in line with its perhaps more well known Human Development Index (HDI). The Gender Inequality Index (GII) was introduced in the 2010 Human Development Report, while the Gender-Related Development Index (GDI) was introduced in the 1995 Human Development Report. Similarly, the World Economic Forum (WEF) has published the Global Gender Gap Index (GGI) annually since 2006.

These indices aim to provide gender-sensitive measures of outcomes in various areas viewed as important. Thus, for example, the component indicators of the GII are the maternal mortality rate; the adolescent birth rate; women's share of seats in parliament; the proportion of the population of men and women aged 25 years or more that has at least some secondary education; and the labour force participation rates for men and women aged 15 years or more. The component indicators of the GDI are life expectancy at birth by sex; mean years of schooling by sex; expected years of schooling by sex; and estimated GNI per capita by sex. These indicators mirror the HDI indicators. The WEF's GGGI covers 14 component indicators within four sub-indices, namely Economic Participation and Opportunity; Educational Attainment; Health and Survival; and Political Empowerment (WEF 2014). Given that each of these indices overlaps with areas covered in this report, we begin by providing some international context to gender inequality in South Africa.

In terms of development more broadly, the 2014 Human Development Report (UNDP 2014) ranks South Africa 118th out of 187 countries in terms of human development, tied with Syria and marginally below the Philippines. The country's HDI of 0.658 in 2013 places it amongst the group of countries within the 'medium human development' range and is up marginally from the previous year (0.654). Generally, there is a strong positive relationship between income and human development: income and human development typically increase together. This is not entirely surprising given that GNI per capita is one of the indicators included in the construction of the index. This relationship is confirmed in Figure 1, which shows positive relationship between Gross National Income (GNI) per capita, displayed using a logarithmic scale on the horizontal axis, and the HDI on the vertical axis. The figure also reveals that South Africa is not too much of an outlier, although it probably has a slightly lower HDI than its GNI per capita would predict. This is primarily related to South Africa's low life expectancy at birth (56.9 years), which is similar to that of Togo and Burkina Faso and is a function of the HIV/Aids pandemic. In fact, South Africa's GNI per capita is 5.5 times the average of those countries whose life expectancy at birth is up to five years higher than its own.

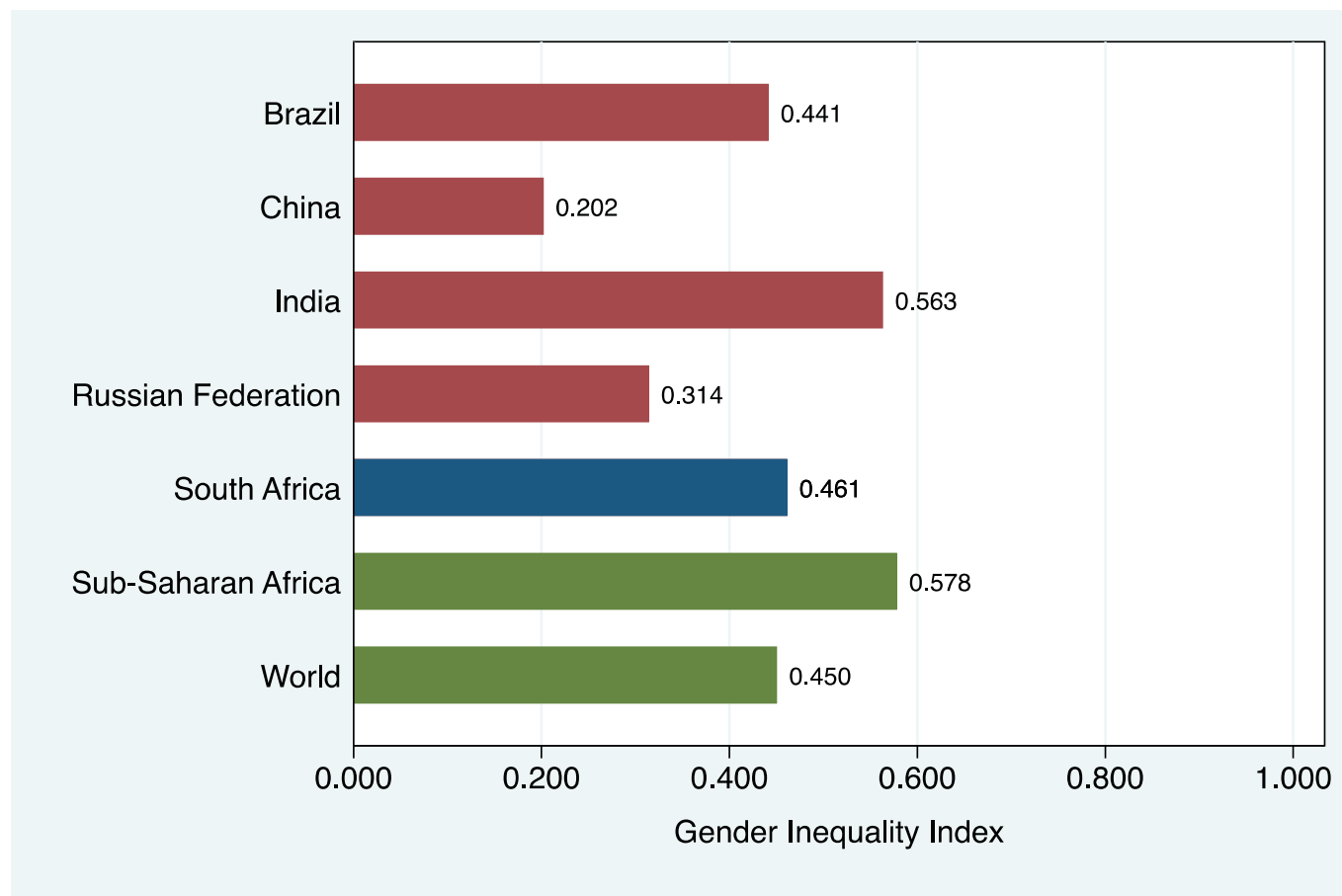
Figure 1: Relationship between income levels and human development, 2013



Source: UNDP 2014.

Relative to its fellow BRICS³ countries, South Africa performs relatively poorly in terms of the HDI. Russia is ranked 57th, Brazil 79th, China 91st and India 135th. In terms of the GII, the picture is not much different, although South Africa's GII value is very close to the global average and is considerably better than the average for sub-Saharan Africa (Figure 2). Gender inequality according to this measure is lowest amongst the BRICS countries in China (ranked 37th) and Russia (ranked 52nd) and highest in India (ranked 127th). Brazil and South Africa have relatively similar index values and are ranked 85th and 94th respectively. Nevertheless, South Africa ranks somewhat higher in terms of the GII than it does in terms of the ordinary HDI.

Figure 2: South Africa's Gender Inequality Index Compared, 2013



Source: UNDP 2014.

In terms of the component indicators within the GII, Table 2 presents South Africa's performance relative to sub-Saharan Africa. South Africa's overall GII is significantly lower than that of sub-Saharan Africa (0.461 compared to 0.578), although the latter is comparable to that of India. South Africa outperforms the region in all aspects of the GII except for labour force participation. The country's maternal mortality ratio is less than two-thirds of that of the region and its adolescent birth rate is half that of the region. Women occupy twice as many seats in parliament as a proportion of the total in South Africa than they do in sub-Saharan Africa, while there is close to gender parity (and at a much higher level) in the proportion of adults with some secondary education. The only area with South Africa performs poorly relative to the rest of the region is in terms of labour force participation rates (LFPR). As will be detailed in section 3.1, the labour force participation rate refers to the proportion of the working age population—in this case the population aged 15 years or more—that is economically active (i.e. either employed or unemployed). For both men and women, labour force participation is relatively low in South Africa at 60.0 percent and 44.2 percent respectively. These rates are respectively more than 16 percentage points and 19 percentage

³ The BRICS countries are Brazil, the Russian Federation, India, China and South Africa.

points lower than is observed in the region. Further, the ratio of male to female LFPRs in South Africa is 0.74 compared to 0.83 in sub-Saharan Africa. In other words, there is a gap of 26 percent between the LFPRs of men and women in South Africa, compared to 17 percent in sub-Saharan Africa.

Table 2: Gender Inequality Indicators

Country	South Africa	Sub-Saharan Africa
Gender Inequality Index (2013)	0.461	0.578
Maternal mortality ratio (deaths per 100 000 live births) (2010)	300	474
Adolescent birth rate (per 1,000 aged 15-19) (2010/2015)	50.9	109.7
Female share of seats in parliament (2013)	41.1	21.7
Females with some secondary education (% aged 25+) (2005-2012)	72.7	21.9
Males with some secondary education (% aged 25+) (2005-2012)	75.9	31.9
Female LFPR (% aged 15 and above) (2012)	44.2	63.6
Male LFPR (% aged 15 and above) (2012)	60.0	76.3

Source: UNDP 2014.

In terms of the Gender Inequality Index, therefore, South Africa performs relatively well compared with the rest of the region.

As already noted, the component indices of the GDI mirror those of the Human Development Index. Table 3 presents South Africa's performance relative to sub-Saharan Africa in terms of the four component indicators of the GDI: life expectancy at birth; mean years of schooling; expected years of schooling; and GNI per capita. Life expectancy at birth by sex is relatively similar between South Africa and sub-Saharan Africa, with females having a 4.1 year advantage over males in South Africa compared to 2.4 years in the region. However, considering that women globally have an average five-year advantage over men in terms of life expectancy, these differences suggest that both South Africa and sub-Saharan Africa are performing relatively poorly in this area.

Table 3: Gender-Related Development Indicators

Country	South Africa	Sub-Saharan Africa
Gender Development Index	n.a.	0.867
Female life expectancy at birth (2013)	58.8	58.0
Male life expectancy at birth (2013)	54.7	55.6
Female mean years of schooling (2002-2012)	9.8	3.7
Male mean years of schooling (2000-2012)	10.1	5.4
Female expected years of schooling (2000-2012)	n.a.	8.8
Male expected years of schooling (2000-2012)	n.a.	10.1
Female GNI per capita (2011 PPP\$) (2013, estimated)	8 539	2 492
Male GNI per capita (2011 PPP\$) (2013, estimated)	15 233	3 812

Source: UNDP 2014.

As seen above, South Africa performs well relative to sub-Saharan Africa in terms of education. On average, females receive 9.8 years of education in South Africa, compared to 3.7 years in sub-Saharan Africa, while males receive 10.1 years and 5.4 years respectively. Importantly, the gap in mean years of education between males and females is substantially smaller in absolute and relative terms in South Africa compared to the broader region. Gender parity indices for mean years of schooling indicate a 3.0 percent gap (to the disadvantage of women) in South Africa, compared to a 31.5 percent gap in sub-

Saharan Africa. Unfortunately, though, there is no data for South Africa in terms of expected years of schooling, which is defined as the “[number] of years of schooling that a child of school entrance age can expect to receive if prevailing patterns of age-specific enrolment rates persist throughout the child’s life” (UNDP 2014). This also means that South Africa is one of the 39 (out of 187) countries for which it is not possible to calculate the GDI.

Sex-specific estimates of GNI per capita are derived using the ratio of female to male wages, sex-specific shares of the economically active population, and GNI. Income levels in South Africa are high relative to the rest of the region. Thus, female GNI per capita in South Africa is 3.4 times that in sub-Saharan Africa, while for males this ratio is 4.0 times. However, the ratio of female to male GNI per capita is lower in South Africa than in the region (0.56 compared to 0.65). In terms of the constituent indicators of the GDI, then, South Africa’s performance is somewhat mixed, in some instances exceeding that of sub-Saharan Africa and in others falling short.

The final index that we present here is the World Economic Forum’s Global Gender Gap Index. Table 4 presents South Africa’s performance in terms of the most recent GGGI, disaggregated across the four sub-indices of Economic Participation and Opportunity; Educational Attainment; Health and Survival; and Political Empowerment. Each of these four sub-indices receives equal weighting in the GGGI, with the indicators set up to measure gaps between female and male values, rather than their levels (WEF 2014).⁴ In contrast to the Gender Inequality Index and the Gender-Related Development Index, South Africa performs extremely well in terms of the GGGI, and is ranked 18th out of 142 countries in 2014. This compares to 71st for Brazil, 75th for the Russian Federation, 87th for China and 114th for India.

However, across the four sub-indices, South Africa’s performance is varied. Thus, while the country ranks (tied) first globally in terms of health and survival, and 12th globally in terms of political empowerment, it ranks 83rd and 85th for economic participation and opportunity and educational attainment respectively. Outside of the health and survival sub-index, the indicators in which South Africa performs particularly well are professional and technical workers (tied 1st); enrolment in secondary education (tied 1st); women in parliament (4th); and women in ministerial positions (16th). In contrast, South Africa ranks particularly poorly in terms of enrolment in primary education (ranked 101st); estimated earned income (100th); literacy rate (85th); wage equality for similar work (83rd) and labour force participation (79th). While it could be argued that some of these latter rankings look worse than they really are, the key issue is that South Africa fares poorly with regards to the economic- and education-related indicators.

⁴

Descriptions of the various indicators that comprise the GGGI can be found in the appendix.

Table 4: South Africa's performance in terms of the WEF Global Gender Gap Index, 2014

	Rank	Score	Sample Average	Female-to-Male ratio
Global Gender Gap Index	18	0.753		
Economic Participation & Opportunity	83	0.647	0.596	
Labour force participation	79	0.77	0.67	0.77
Wage equality for similar work (survey)	83	0.62	0.61	0.62
Estimated earned income (PPP US\$)	100	0.52	0.53	0.52
Legislators, senior officials & managers	65	0.43	0.27	0.43
Professional and technical workers	1	1.00	0.65	1.05
Educational Attainment	85	0.987	0.935	
Literacy rate	85	0.97	0.87	0.97
Enrolment in primary education	101	0.99	0.94	0.99
Enrolment in secondary education	1	1.00	0.62	1.11
Enrolment in tertiary education	--	--	0.88	--
Health and Survival	1	0.980	0.960	
Sex ratio at birth (female/male)	1	0.94	0.92	0.98
Healthy life expectancy	1	1.06	1.04	1.08
Political Empowerment	12	0.397	0.214	
Women in parliament	4	0.81	0.25	0.81
Women in ministerial positions	16	0.59	0.20	0.59
Years with female head of state (last 50)	64	0.00	0.20	0.00

Source: World Economic Forum (2014).

Notes: Index scores are on a scale of 0.00 (unequal) to 1.00 (equal).

There are several lessons to be learnt from these indices and to bear in mind for international comparisons. Depending on their constituent indicators and the exact method of construction, aggregated indices that seemingly measure relatively similar things may rank countries quite differently. Importantly, it should be noted that comparisons of rankings over time do not tell the full picture. Indeed, it is possible for all countries—including South Africa—to improve and for the rankings of some countries to deteriorate over time. Certainly, relative ranking changes give an idea of countries' relative progress in addressing gender inequalities or gaps, but they should not be the only focus of attention.

From the perspective of the current report, these indices suggest that the evidence related to women's status within the South African economy that will be presented is likely to be mixed. Even within specific areas, such as education for example, it is unlikely that a consistently positive or negative picture will emerge. In many respects, the various constituent indicators covered by these indices overlap with the coverage of this report, which details five key areas related to the extent to which women are empowered to and do engage in the economy: education; the labour market; access to credit, land and property; poverty and inequality; and unpaid work.



3.

EDUCATION

Universi

This is to

of

at

3. EDUCATION

3.1 Introduction

Education is central to gender equality. Education improves access to the labour market—specifically higher skilled and more remunerative occupations—but it also enables individuals to engage more meaningfully in society. For women, education is important in opening up higher skilled areas of the labour market that have traditionally been dominated by men, but it is also important in empowering women, providing them a more equal footing in their engagements within male-dominated or patriarchal institutions and spheres. The importance of education in the empowerment of women is recognised by global measures of gender inequality, such as those presented in section 2, through the inclusion of education-related indicators. More broadly, education is seen as one of the key methods of promoting economic growth and reducing poverty (Bloom, Canning and Chan, 2006). Education increases the efficiency of the labour force, leading to an increase in the earning potential of an individual (through an increase in democracy). As such, many conditions improve, including governance, health and equality (Seetanah, 2009). Relatedly, investment in education is required if countries that may be undergoing the demographic transition—like South Africa—are to reap the benefits of the demographic dividend (Bloom, Canning and Sevilla, 2003; Lee and Mason, 2006).

In South Africa, the improvement of access to quality education is one of the key challenges facing government and receives specific attention in the country's National Development Plan (National Planning Commission, 2011). The country's first democratic government in 1994 inherited a fractured education system that had historically focussed its resources on a small minority of learners. As a result, immense gaps in infrastructure between institutions from different parts of the pre-1994 education system were inherited and remain in evidence today.

The systematic exclusion of black South Africans from educational opportunities prior to 1994 have resulted in a large pool of unskilled labour that the economy has proven unable to absorb. Within each race group, women have historically been relatively disadvantaged in terms of access to education. As a result, black women have encountered barriers to education that has stemmed from national discriminatory policies as well as societal norms and expectations.

The South African government has implemented various policies aimed at transforming education in the country since 1994 (Badat, 2010). Implemented in 1995, the White Paper on Education and Training provided the transition to a single, national non-racial education system. The South African government also implemented the National Education Policy (NEPA) Act 27 of 1996, which provides the legislative, policy and monitoring responsibilities of the Minister of Education. The Act assisted in building formal relationships between national and provincial education authorities. NEPA further laid the framework for the establishment of the Council of Education Ministers (CEM) and Heads of Education Departments Committee (Hedcom). The South African Schools Act (SASA) (Act 84 of 1996) was implemented to ensure that quality education was accessible by all learners, there was no discrimination in the quality of education received, and made it compulsory for all children between the ages of 7 and 15 to attend school. The Act provides for two types of schooling, independent and public schools, but prioritises the allocation of funds to public schools to readdress and target poverty. The Adult Basic Education and Training (Abet) Act (Act 52 of 2000) regulates basic education and training for adults, provides for the establishment, governance and funding of public adult learning centres, provides for the registration of private adult learning centres, and provides for quality assurance and quality promotion. The South African Schools Act was amended with the Education Laws Amendment Act (Act 24 of 2005), which authorises the declaration of schools in poverty-stricken areas as "no-fee schools". The Act was also amended with the Education Laws Amendment Act (Act 31 of 2007), which provides for the functions and responsibilities of school principals (Department of Women, 2015; South African Government, 2015).

Other legislation includes: the Employment of Educators Act (Act 76 of 1998); the Education White Paper on Early Childhood Development (2000); the Education White Paper 6 on Inclusive education (2001); Education Laws Amendment Act (Act 50 of 2002); the NQF Act (Act 67 of 2008); the General and FET Quality Assurance Act (Act 58 of 2001); and the Basic Education Laws Amendment Act 2011 (Department of Women, 2015; South African Government, 2015).

3.2 Access and attendance

According to the second Millennium Development Goal, countries need to “achieve universal primary education” (Statistics South Africa, 2013b). This implies that all children of school-going age must achieve universal primary education by 2015, or must have at least completed primary education. South Africa has achieved near universal primary education and has in effect achieved this goal. However, educational quality and female access to education are still concerns (Statistics South Africa, 2013b).

Table 5 details females’ share of enrolment at each level of schooling. Should the female share of enrolment change as one progresses through the education system, this would indicate differences in the throughput rates for males and females. What is clear from the table is that females account for an increasing share of enrolment as one progresses through the primary and secondary education system. In 2013, females are estimated to have accounted for 48.5 percent of enrolment in primary schools, rising to 51.9 percent in secondary schools. It should, though, be remembered that women represent slightly more than 50 percent of the population and, as a result, the figures presented here indicate relatively lower enrolment rates for girls than boys.

Table 5: Female share of enrolment (percent), 2010-2013

Share of enrolment	2010	2011	2012	2013
Pre-primary	49.7	49.8	49.7	49.6
Primary	48.6	48.6	48.5	48.5
Grade 7	48.0	49.6	49.5	49.3
Grade 8	49.8	49.8	49.4	-
Grade 9	50.2	49.5	49.4	-
Secondary	51.1	51.0	51.1	51.9
Secondary Vocational	4.7	4.7	5.1	6.9
Post-Secondary vocational	50.3	52.9	57.1	57.9

Source: UNESCO Institute for Statistics (2015).

Women constitute the majority of enrolments in post-secondary vocational education and training and have seen their share of enrolments rise each year between 2010 and 2013, from 50.3 percent to 57.9 percent respectively. In secondary vocational education and training, in contrast, females constitute a tiny minority of enrolments at 6.9 percent in 2013. Although this is a very low proportion, it has increased slightly from 2010.

In higher education, as with post-secondary vocational education and training, women constitute the majority of enrolments. According to data from the Council of Higher Education (2010), women accounted for a significant majority of the enrolments, reaching 57 percent of enrolments in 2010, significantly higher than their share of the total population. In practice, this means that females outnumber males in the higher education system by a ratio of almost three to two.

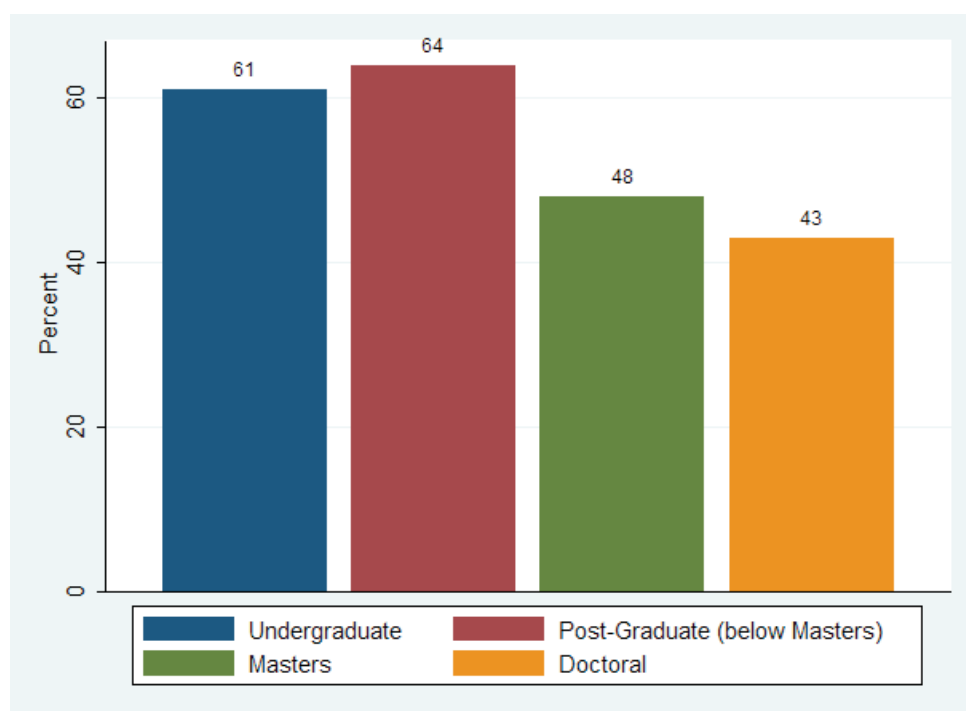
Table 6: Sex composition of higher education enrolments, 2008-2010

	2008		2009		2010	
	Higher education	Total Population	Higher education	Total Population	Higher education	Total Population
Females	56	52	57	51	57	51
Males	44	48	43	49	43	49

Source: CHE (2010).

Disaggregating total enrolment in tertiary education by the level of the qualification, though, reveals that women dominate enrolment for lower-level degrees while men dominate within higher-level degrees (Figure 3). Women comprised 61 percent of undergraduate enrolments between 2010 and 2012, and 64 percent of enrolments in post-graduate degrees below the level of Masters degrees. However, this proportion falls to 48 percent for Masters degrees and 43 percent for doctoral degrees; once again these proportions are below females' population shares. Given high proportions of enrolments for undergraduate and lower-level post-graduate qualifications, there should be no reason—besides possible differences in success rates at these levels—why the enrolment of women in higher degrees cannot be increased relative to that of men.

Figure 3: Female share of enrolment in public higher education, by qualification level, 2010-2012



Source: Equal Education (2014).

The implementation of various pieces of education-related legislation has been accompanied by an increase in attendance, with almost all 7 to 15 year olds attending an educational institution in 2014 (Table 7). Amongst 7 to 15 year olds, the attendance rate for females is marginally higher than that of males, although gender parity indices—the ratio of the female value to the male value—indicate no disadvantage for females within this age-group. For 16 to 18 year olds, the situation is somewhat different. First, attendance rates drop significantly, from 99.0 percent for 7 to 15 year olds in 2014, to 86.1 percent for 16 to 18 year olds. This is directly linked to the fact that learners are required to attend school until the end of grade 9 (the year in which most learners turn 15). Second, the drop in attendance is larger for females, to the extent that attendance rates in 2014 are 1.9 percentage points below that of males. As a result, the gender parity indices over this period reveal that attendance rates for females in this age group are between two and five percent lower than those of males. It is evident, therefore, that greater effort is required in ensuring that females remain in the education system after the age of 15.

Table 7: Educational attendance by sex and age-group (percent), 2010-2014

	2010	2011	2012	2013	2014
7-15 year olds					
Female	98.7	98.9	99.1	98.9	99.1
Male	98.6	98.7	98.5	98.6	98.8
Total	98.7	98.8	98.8	98.8	99.0
Ratio (F:M)	1.00	1.00	1.01	1.00	1.00
16-18 year olds					
Female	81.0	83.8	84.6	84.9	85.1
Male	84.9	85.6	87.2	87.4	87.0
Total	83.0	84.7	85.9	86.1	86.1
Ratio (F:M)	0.95	0.98	0.97	0.97	0.98

Source: Own calculations, General Household Surveys (2010-2014).

There are a variety of reasons why individuals may not be attending an educational institution. A list of some of these reasons is presented in Table 8 for 14 to 18 year olds, and for 19 to 24 year olds. What is immediately clear is that financial constraints remain an important factor in preventing individuals from attending an educational institution. For 14 to 18 year olds, this reason is cited by around one-quarter of respondents and this rises to more than one-third of respondents aged 19 to 24 years. This is the only major reason—apart from having completed education—that is identified by similar proportions of both male and female respondents within each age group. Poor performance, individuals placing low value on education and employment are common reasons for males not attending an educational institution, but are less important for females. For females, family commitments and pregnancy are important reasons for non-attendance, accounting for 21.9 percent of 14 to 18 year old respondents and 14.3 percent of 19 to 24 year old respondents.

Table 8: Reasons for not attending an educational institution, by age and gender

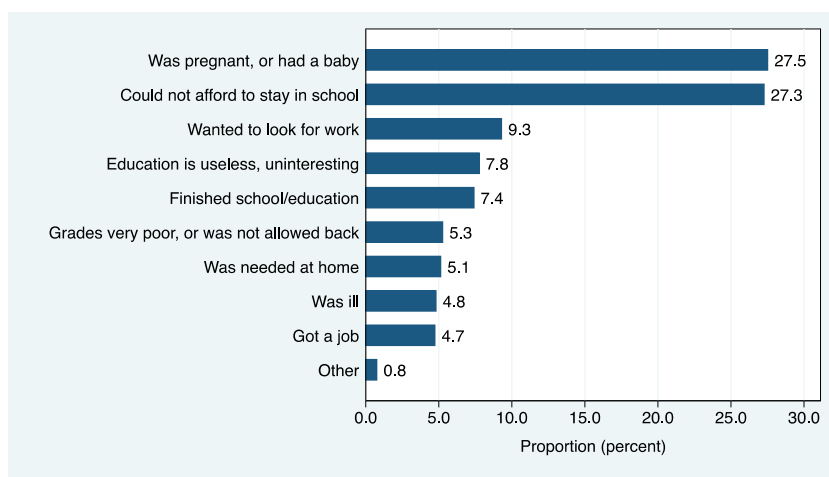
	14-18		19-24	
	Male	Female	Male	Female
Too old/young	1.5	1.0	1.5	2.3
Has completed education	9.4	7.9	9.3	9.0
School/education institution	0.1	0.4	0.3	0.2
Difficulties to get to school (transport)	0.3	0.0	0.2	0.1
No money for fees	24.2	25.1	35.1	36.8
He or she is working	10.3	4.7	20.8	14.1
Do not have time/too	2.1	1.2	1.9	1.6
Family commitment	1.1	16.5	0.5	11.7
Education is useless	13.0	7.5	5.8	3.0
Unable to perform at school	12.2	4.4	7.3	4.3
Illness	4.1	2.0	0.8	0.7
Pregnancy	-	5.4	-	2.6
Failed exams	4.9	3.0	5.4	3.1
Got married	0.0	0.7	0.0	0.2
Disability	4.8	3.4	1.0	0.7
Violence at school	0.8	0.0	0.1	0.0
Not accepted for enrolment	1.9	4.3	1.5	1.2
Other	9.2	12.5	8.7	8.5
Total	100.0	100.0	100.0	100.0

Source: Own calculations, General Household Survey (2014)

In South Africa, adolescent pregnancy (girls between the ages of 15 to 19) is an important challenge. The South African Schools Act supports pregnant teenagers and teenage mothers in school, allowing for re-enrolment of young mothers after childbirth (Bhana, Morrell, Shefer and Ngabaza, 2010). While pregnancy and motherhood do not always result in girls leaving school, it does make it substantially more difficult for young mothers to further their education (Grant and Hallman, 2008). This has important implications for future employability and earnings potential, as well as on the likelihood that the mother, and her child, may fall into poverty. In turn, this may compromise her child’s own chances of success at school.

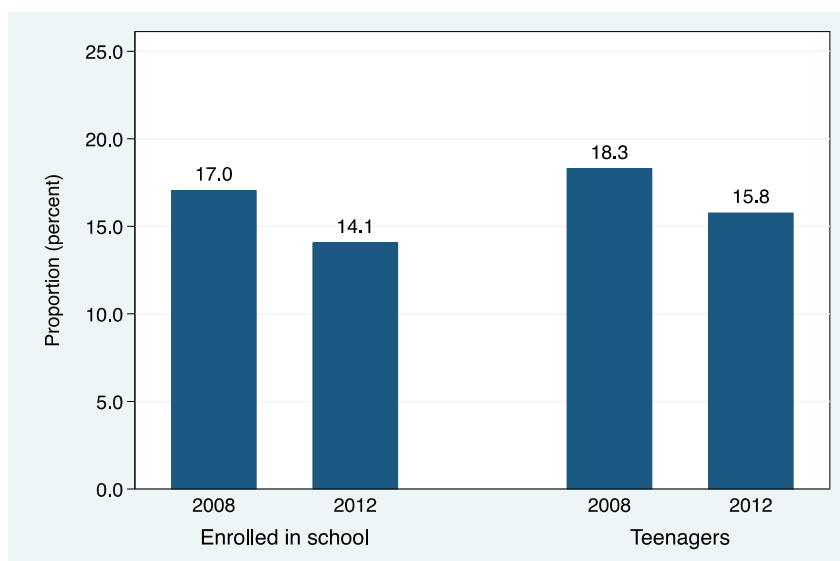
Based on National Income Dynamics Survey (NIDS) data, it is evident that the main reason that females aged 15 to 19 years do not re-enrol in school is pregnancy (Figure 4). At 27.5 percent of non-enrolled females, this is on par with being unable to afford to stay in school. This is twice the proportion of attributable to the lure of the labour market (“wanted to look for work”; “got a job”). Thus, pregnancy and lack of affordability combined are responsible for almost 55 percent of non-enrolment of females in this age bracket.

Figure 4: Reasons girls aged 15-19 years did not enrol in school, 2012



Source: Own calculations, National Income Dynamics Survey (NIDS) (2012).

Figure 5: Proportion of girls (15-19 years) who have ever given birth or who are currently pregnant, 2008 and 2012



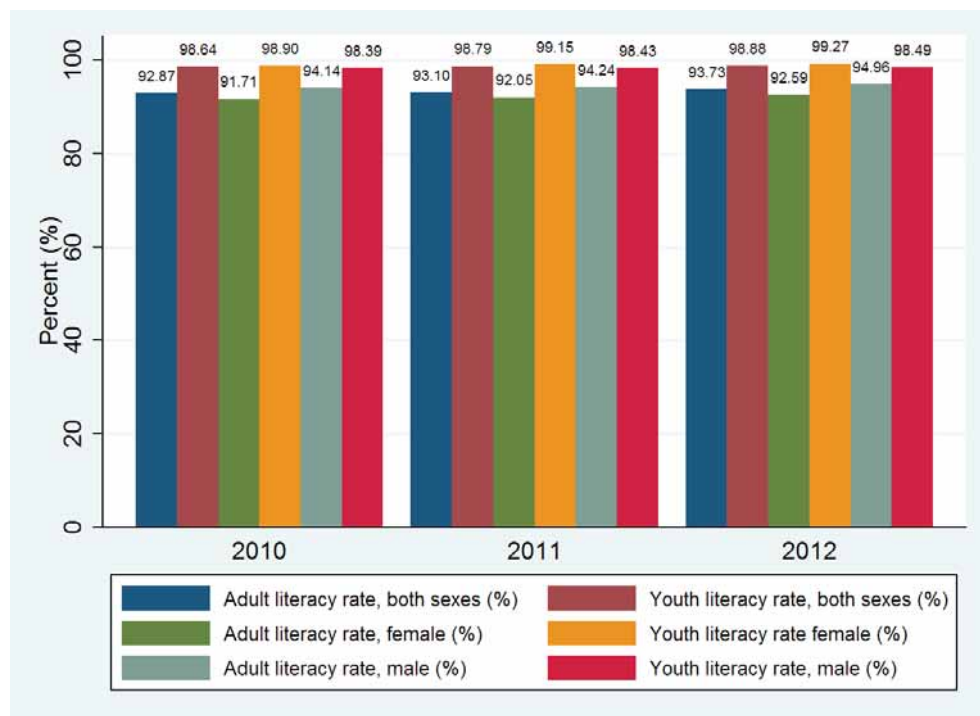
Source: Own calculations, National Income Dynamics Survey (NIDS) (2008, 2012).

Relatedly, Figure 5 compares the percentages in 2008 and 2012 of females aged 15 to 19 years who are or had been pregnant. The percentage of pregnant girls enrolled in school decreased from 17.0 percent in 2008 to 14.1 percent in 2012. Furthermore, the overall percentage of pregnant teenage girls decreased from 18.3 percent to 15.8 percent. This is a 13.8 percent decline and provides some evidence that teenage pregnancy rates may be falling at the national level, with potential beneficial impacts on female educational enrolment rates.

3.3 Outcomes

Perhaps one of the most basic outcomes of education is literacy. Figure 6 presents the youth (15-24 years) and adult literacy (25 and older) rates for males and females between 2010 and 2012. Adult literacy rates are almost as high as youth literacy rates. This is the result of gradually improving educational attendance rates over time, combined with the focus on Adult Basic Education and Training in terms of the Adult Basic Education and Training Act 52 of 2000, which targeted the promotion of adult literacy. The Act provides for basic education for older person, who did not have access to educational opportunities and who wanted to finish their basic education (Department of Women, 2015). Overall, the female adult literacy rate has been increasing since 2010 and has been rising more rapidly than that of males (albeit that male adult literacy rates are still higher). Similarly, the female youth literacy rate also increased over the period and, since 2011, has been higher than that of males. The high youth literacy rates confirm improved access to education over time.

Figure 6: Literacy rates by age group, 2010-2012



Source: UNESCO Institute for Statistics (2015).

Statistics South Africa (2013a) uses completion of primary education (Grade 7 and above) as a definition of functional literacy. Estimates from the General Household Survey confirm that the vast majority of adult South Africans can be considered functionally literate according to this measure (Table 9). Further, across all sex and age-groups, this proportion has generally been increasing gradually over time. The data reveals an important age gradient in functional literacy, the result of gradual improvement in general levels of educational attainment over time. So, while 93.8 percent of all 20 to 39 year olds are classified as functionally literate in 2014, this proportion falls to 78.9 percent of 40 to 59 year olds, and just 54.0 percent of those aged 60 years or more.

Table 9: Percentage of the population that are functionally literate, by sex, 2010-2014

	Age group	2010	2011	2012	2013	2014
Male	20-39	91.0	91.5	92.0	92.3	92.4
	40-59	75.2	77.3	79.5	79.2	79.9
	60+	58.1	58.5	59.9	59.4	58.5
Female	20-39	93.0	93.5	94.1	94.7	95.1
	40-59	70.7	73.5	76.3	76.7	78.1
	60+	47.9	50.1	51.4	51.3	51.2
Total	20-39	92.0	92.5	93.1	93.5	93.8
	40-59	72.4	75.2	77.8	77.9	78.9
	60+	51.8	53.3	54.7	54.4	54.0
South Africa (20+ years)	Male	83.0	83.8	84.9	85.0	85.1
	Female	79.6	80.9	82.2	82.5	83.0
	Total	80.7	82.3	83.5	83.7	84.0

Source: Statistics South Africa (2013a) and own calculations, General Household Survey (2013; 2014).

Overall, male and female rates of functional literacy are quite similar in 2014, with rates slightly higher for men than for women (85.1 percent compared to 83.0 percent). This gap, though, is not evident amongst young people. In fact, functional literacy rates are higher amongst young women than young men by a margin of 2.7 percentage points. Females are at a slight disadvantage in the 40 to 59 year age group (78.1 percent compared to 79.9 percent for males), but amongst those aged 60 years or more they are at a significant disadvantage (51.2 percent compared to 58.5 percent for males). This indicates that, over time, the gap in educational attainment between males and females has been closing and is now in females' favour. Given the long-term nature of this trend, we will continue to see a narrowing of the gender gap in functional literacy going forward.

Moving beyond literacy, Table 10 presents data on educational attainment by race and sex in 2014 for all individuals aged 20 years and above. The majority of the South African adult population has either incomplete or complete secondary education—together these categories account for almost two-thirds of the adult population—while a further 13 percent have post-school education. Women are more likely to have no schooling in comparison to men, but otherwise the proportions for men and women are quite similar. However, the national-level figures do not highlight the inequality within race groups and between the sexes. For Africans and Coloureds, the dominant educational categories are incomplete and completed secondary education, typically accounting for between 60 percent and 70 percent of the population. For Whites, though, close to four out of five adults, irrespective of sex, have either completed secondary or post-secondary education. Asians lie between these two groups: although incomplete and completed secondary education account for the majority of the adult population, almost one-quarter of Asian adults have post-secondary education, more than twice the proportion for Africans and Coloureds.

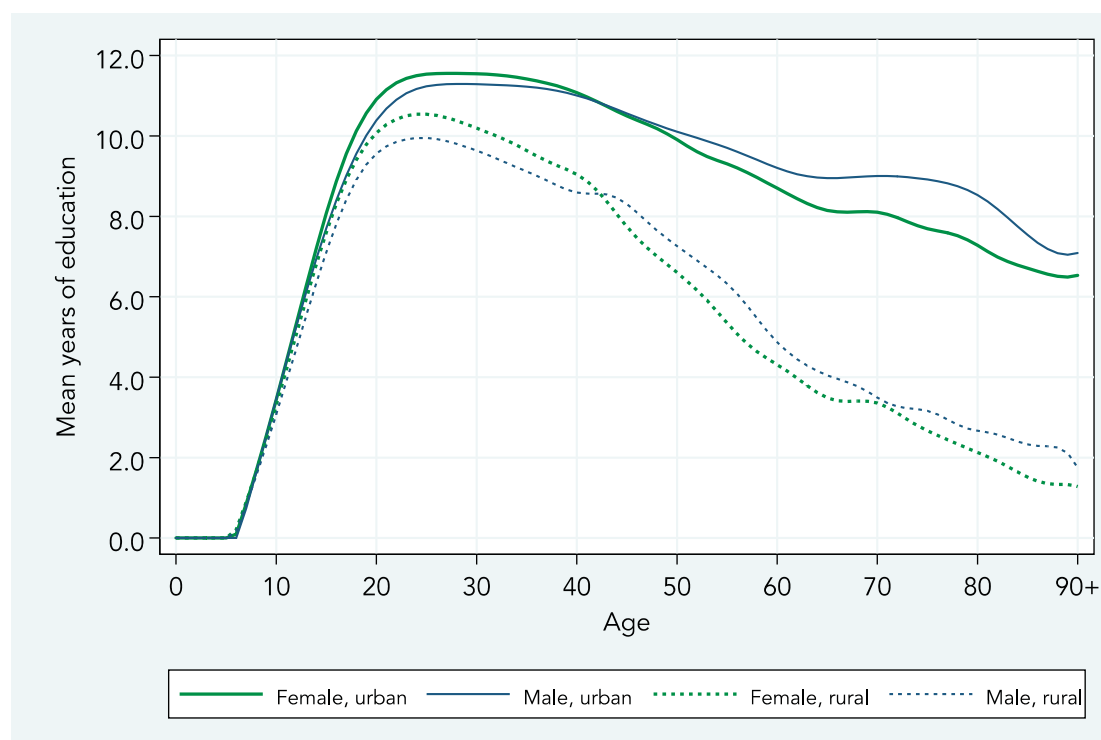
Table 10: Highest level of education for persons aged 20 years and older, by gender and race, 2014

	African		Coloured		Asian		White		Total	
	Male	Fem	Male	Fem	Male	Fem	Male	Fem	Male	Fem
None	4.8	7.9	2.0	2.4	0.3	3.7	0.1	0.3	3.9	6.5
Inc. primary	12.4	11.7	10.7	9.5	2.3	6.5	0.5	0.4	10.7	10.2
Primary	5.1	5.3	6.2	7.0	1.1	3.2	0.6	0.6	4.6	4.9
Inc. second.	39.2	37.6	39.8	40.9	27.5	20.1	17.2	18.9	36.6	35.5
Secondary	26.8	25.4	27.7	28.2	42.9	41.4	38.1	41.9	28.6	27.8
Post-sec.	9.3	10.3	10.3	9.9	23.9	23.7	41.0	36.0	13.1	13.3
Other	0.4	0.3	0.5	0.1	0.6	0.3	1.0	0.8	0.5	0.3

Source: Own calculations, General Household Survey (2014).

The outcome of improvements in the education system relating to access, enrolment and throughput translate into changes in the average years of education. Thus, in Figure 7, we see that the average years of education for younger adult cohorts is higher than that of older adult cohorts. We also see that the gradient is steeper in rural areas than in urban areas; it is steeper for women than for men; and for cohorts under 40, women have more years of education on average than their male counterparts. Part of the rural-urban gap relates to migration—more highly educated rural-dwellers are more likely to migrate to urban areas, lowering mean years of education in rural areas—but part may relate to greater challenges in education in rural areas.

Figure 7: Mean years of education by sex and type of area, 2014



Source: Own calculations, Quarterly Labour Force Survey 2014Q2.

Notes: 1. Due to excessive noise at higher ages, lines are smoothed using Stata's local polynomial smoother (Gaussian kernel, bandwidth=3 or 5, degree=2).

2. The 2015Q1 QLFS could not be used for this figure due to the fact that, in this dataset, Statistics South Africa replaced the urban-rural classification with a classification that does not clearly delineate urban and rural areas.

In South Africa higher education is important as the country faces a chronic skills shortage. Human capital is important as it directly increases productivity. Workers with greater human capital are more highly valued and, as such, are more likely to find employment. Educational attainment may provide a variety of signals to potential employers: the capacity to learn; the speed at which the individual can acquire skills on the job; relative productivity levels; and work ethic and perseverance. The relationship between education and unemployment also influences labour markets. The demand for skilled labour in labour markets is normally met with an increase in the relative benefits of higher education.

Successful completion of secondary education is key to accessing higher education and, with it, significantly improved employment prospects and remuneration. Table II presents trends in performance in the Senior Certificate Examinations—the matric examinations—across various subjects by sex. The data reveals that, although they are in the minority within the secondary education system, males account for more than half of passes in mathematics and physical science. In 2013, 51.8 percent of mathematics passes and 51.1 percent of physical science passes were males. In contrast, females dominate the passes in subjects such as business studies (59.4 percent), accounting (59.2 percent) and to a lesser degree life sciences (56.2 percent). However, if one considers the pass rates for each of these subjects, it is clear that male matriculants outperform their female counterparts in all mathematics-related subjects: in 2013, the male pass rate was higher than the female pass rate by 9.1 percentage points in mathematical literacy; 7.9 percentage points in mathematics; 7.4 percentage points in physical science; and 3.3 percentage points in accounting. Except for accounting, these gaps are evident in each year between 2009 and 2013.

There is wide variation in pass rates across subjects, ranging from close to 100 percent in life orientation and over 80 percent in mathematical literacy, to the low 40s for accounting and physical science and below 40 percent in mathematics. In fact, barely one-third of males and one-quarter of females who write mathematics pass it. These are all subjects that are valued in the workplace and that allow enrolment in the science, engineering and technology (SET) fields in higher education. Thus, the weaknesses observed in the outcomes in terms of secondary education have a knock-on effect in higher education and the labour market.

Table II: National Senior Certificate examination results for selected subjects, by sex, 2009-2013

	Candidates who passed (40% +)				Pass Rate	
	Male		Female		Male	Female
	Number	Share	Number	Share		
2009						
Accounting	24 733	39.4	38 010	60.6	36.3	35.8
Business Studies	38 880	40.3	57 607	59.7	46.2	47.8
History	21 070	49.9	21 196	50.1	47.0	46.8
Life Orientation	257 183	45.4	309 456	54.6	98.3	98.7
Life Sciences	53 018	44.5	66 051	55.5	39.1	40.5
Mathematics	44 106	51.7	41 250	48.3	33.1	26.3
Math. Literacy	68 055	48.0	73 653	52.0	54.3	48.4
Physical Science	24 583	54.1	20 869	45.9	22.8	18.5
2010						

	Candidates who passed (40% +)				Pass Rate	
	Male		Female		Male	Female
	Number	Share	Number	Share		
Accounting	22 312	39.3	34 440	60.7	35.5	35.1
Business Studies	37 380	40.5	54 879	59.5	45.5	46.3
History	22 891	49.7	23 150	50.3	52.4	52.6
Life Orientation	246 474	45.3	297 739	54.7	98.7	98.9
Life Sciences	65 840	44.6	81 678	55.4	51.2	52.1
Mathematics	42 007	51.6	39 367	48.4	35.0	27.5
Math. Literacy	86 517	47.6	95 277	52.4	68.0	62.0
Physical Science	31 807	52.2	29 110	47.8	32.3	27.3
2011						
Accounting	20 672	41.9	28 696	58.1	36.8	35.1
Business Studies	43 881	42.2	60 146	57.8	55.1	55.7
History	22 867	50.5	22 410	49.5	52.5	52.9
Life Orientation	231 902	46.4	268 470	53.7	98.8	98.9
Life Sciences	55 647	45.5	66 655	54.5	45.9	46.4
Mathematics	36 295	53.7	31 246	46.3	34.6	26.1
Math. Literacy	86 721	48.5	92 178	51.5	67.9	62.4
Physical Science	32 846	53.8	28 263	46.3	37.5	30.4
2012						
Accounting	22 942	39.8	34 679	60.2	42.7	42.7
Business Studies	42 256	40.8	61 214	59.2	51.7	53.8
History	30 501	49.7	30 902	50.3	65.5	64.5
Life Orientation	235 235	45.6	280 861	54.4	98.8	98.9
Life Sciences	53 450	44.3	67 284	55.7	43.1	43.6
Mathematics	42 415	52.6	38 301	47.5	41.1	31.2
Math. Literacy	86 076	48.1	92 712	51.9	64.6	58.6
Physical Science	36 345	51.9	33 738	48.1	42.8	35.8
2013						
Accounting	24 606	40.8	35 705	59.2	43.5	40.2
Business Studies	51 779	40.6	75 643	59.4	57.2	58.9
History	34 965	47.8	38 171	52.2	66.9	67.2
Life Orientation	253 490	45.0	310 191	55.0	98.9	99.1
Life Sciences	63 230	43.8	81 125	56.2	47.6	48.1
Mathematics	50 637	51.8	47 153	48.2	34.6	26.5
Math. Literacy	96 532	47.7	105 759	52.3	88.8	79.7
Physical Science	40 224	51.1	38 453	48.9	46.6	39.2

Source: Department of Basic Education (2011, 2012, 2013).

Within higher education, success rates for females in both undergraduate and postgraduate qualifications between 2010 and 2012 have been higher than for males (Table I2). In 2012, for example, success rates for females were five percentage points higher than males in undergraduate qualifications and three percentage points higher in postgraduate qualifications.

Table 12: Course success rates by qualification level and sex, 2010-2012

	2010		2011		2012	
	UG	PG	UG	PG	UG	PG
Females	76	73	78	73	79	74
Males	72	67	73	68	74	71
Total	74	71	76	71	77	73

Source: CHE (2012).

Notes: UG refers to undergraduate; PG is postgraduate below a Masters.

In particular demand in the workplace are graduates in the so-called STEM—Science, Technology, Engineering and Mathematics—fields. Graduates in these fields are sought after as science-based innovation is an important driver of economic growth in a country (Atkinson and Mayo, 2010). Table 13 shows the largest number of graduates in STEM fields in 2010 were in health professions and related clinical sciences, closely followed by engineering. At an undergraduate level, there are significantly more engineering graduates than health professions graduates due to the fact that a relatively large proportion of total graduates in the latter field are at a postgraduate level. Just 1.7 percent of all graduates in these fields were pursuing doctoral studies, a very low proportion.

Table 13: Graduates in Science, Engineering and Technology, 2010

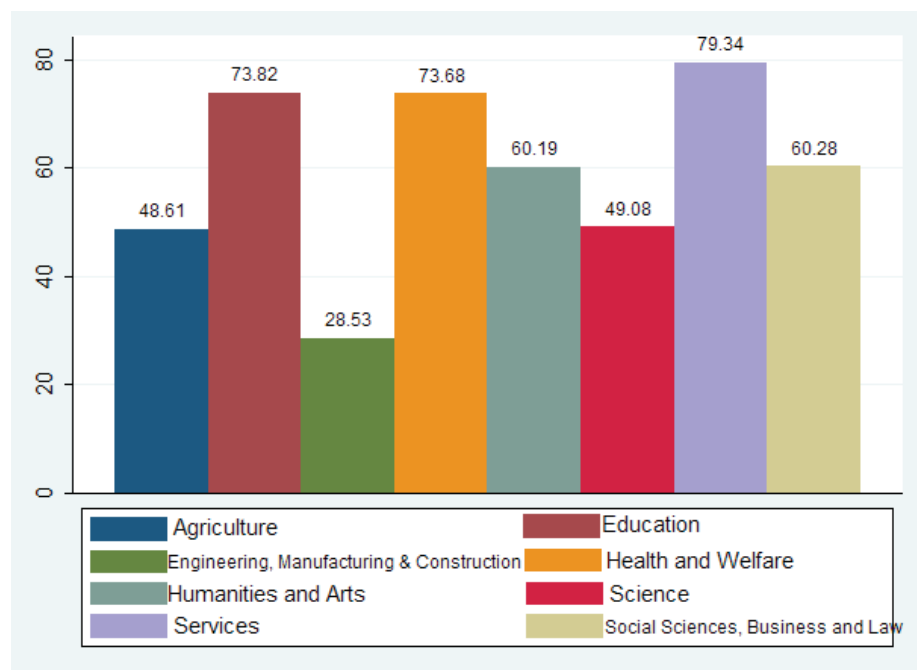
	UG	PG (<M)	Masters	Doctoral	Total
Agriculture, agricultural operations & related sciences	1 992	270	245	64	2 571
Architecture & the built environment	2 195	391	314	4	2 903
Computer & information science	3 909	661	167	30	4 767
Engineering	8 792	652	665	107	10 216
Health professions & related clinical sciences	7 295	2 714	1 083	111	11 202
Life sciences	2 617	1 096	479	210	4 401
Physical sciences	2 602	969	432	166	4 169
Maths & statistics	1 472	403	126	33	2 034

Source: CHE (2010).

Notes: UG refers to undergraduate; PG is postgraduate below a Masters.

However, many women are choosing not to enter these fields, as Figure 8 illustrates. This data from 2012 indicates that women constitute the vast majority of graduates within the services, education and health and welfare fields, respectively accounting for 79.3 percent, 73.8 percent and 73.7 percent of graduates. Although the third highest field that women graduate from is health and welfare, which would include medicine, it is difficult to determine how many are graduating with a high-skill degree. Chisholm et al (2009) finds that women tend to gravitate towards gender-defined fields, and this may indicate that women are graduating as nurses or health workers, rather than in high-degree specialisation areas.

Figure 8: Female share of tertiary graduates by programme/field, 2012



Source: UNESCO Institute for Statistics (2015).

In contrast, females represent a small minority of graduates—just 28.5 percent—within engineering, manufacturing and construction, and less than 50 percent of graduates in agriculture and science. This clear lack of female graduates from STEM fields has prompted government to set guidelines to improve the distribution of bursaries and scholarships, targeting a proportion of 55 percent support for women pursuing postgraduate studies. These bursaries have increased female enrolment in STEM postgraduate studies from 50 percent of enrolments in 2011/2012 to 53 percent in 2013. However, there is still a clear lack of female graduates from the most crucial fields (Department of Women, 2015).

3.4 Women in the Higher Education Sector

Another important aspect of women in education is women in academic work. In 2012, there were just over 41 000 permanent instruction staff at South Africa's universities (Table 14). Of these, 44.8 percent were female. This is a significant improvement over 1994, when women accounted for just 31.3 percent of permanent instruction staff. However, all of the improvement occurred between 1994 and 2006, with the female share of permanent instruction staff increasing only gradually (by approximately seven percent) over the next six years. Despite improvements in representivity over the past 20 years, the data confirms the existence of race and gender inequalities. According to Bezuidenhout and Ciliers (2010), the under-representation of women in South African universities is the result of women facing greater challenges and receiving lower rewards and less recognition than men. However, although the female proportion of permanent instruction staff is lower than the female share of the working age population, it should be noted that it is not markedly different from the female share of total employment in South Africa. From a pure proportional viewpoint then, the challenge faced by higher education is not substantively different from that of the broader economy.

Table 14: Permanent instruction staff at all South African universities, by race and sex

	Female		Male		Total	
	Number	Share	Number	Share	Number	Share
1994						
African					1 048	10.2
Coloured					312	3.0
Indian					384	3.7
White					8 520	83.0
TOTAL	3 217	31.3	7 051	68.7	10 267	100.0
2006						
African	1 476	9.0	2 440	15.0	3 916	24.4
Coloured	368	2.0	455	3.0	823	5.1
Indian	590	4.0	755	5.0	1 345	8.4
White	4 351	27.0	5 629	35.0	9 980	62.1
TOTAL	6 785	42.0	9 279	58.0	16 064	100.0
2012						
African					5 430	31.1
Coloured					1 077	6.2
Indian					1 477	8.5
White					9 261	53.1
TOTAL	7 820	44.8	9 631	55.2	17 451	100.0

Source: Own calculations, Badat (2010) and own calculations using CHE (2014).

3.5 The Status of Women's Education

As noted, education is central to gender equality as it has implications for individuals' ability to engage with and contribute to society. From the perspective of gender equality, improvements in educational attainment and quality for women are critical, opening up labour market options that were previously inaccessible and ensuring that women are empowered to make good decisions for themselves and their dependents.

This section explores two main areas of education: access and attendance; and educational outcomes and performance. In terms of access and attendance, data on enrolment points to an increasing proportion of females as they progress through primary and secondary education. By the time they reach post-school education, be it vocational or higher education, most recent estimates suggest that women outnumber men by a ratio of around three to two. From the perspective of women's status within the economy, these are favourable trends. However, it is clear that women remain less likely than men to enrol in higher degrees, despite accounting for more than three-fifths of enrolments for undergraduate and lower post-graduate qualifications.

While educational access is constrained for both males and females by a lack of finances, the differing pattern of reasons for non-attendance provided by the two sexes indicates that females are considerably more susceptible to family pressures and may be sacrificing their education for others in a way that males are perhaps not required to. This is also at least partly related to the fact that around one out of 20 females between the ages of 14 and 18 years report not attending an educational institution due to pregnancy. Females are also less likely to report that employment as the reason for non-attendance, suggesting labour market disadvantage.

In terms of outcomes, the evidence on functional literacy rates, on educational attainment and mean years of education all point to improvements for women over time. Indeed, the data suggests that females have overtaken males in a number of areas and may be extending their lead. This turnaround in the educational fortunes of the sexes is, perhaps, most vividly

illustrated in Figure 7, which shows the generational switch between the cohorts of females with better outcomes than males and those with poorer outcomes. This is an important achievement in terms of gender inequalities going forward.

The area of outcomes in which the picture is less positive is in the mix of subjects and fields of study. This is an issue within secondary and post-secondary education. The evidence shows that participation amongst female learners within mathematical and science-related subjects and fields is relatively low. Thus, females account for fewer than half of all matric passes in mathematics and physical science, despite being in the majority within the cohort of grade 12s. This is on the back of particularly poor pass rates, with males almost a third more likely to pass mathematics than their female counterparts. At the post-school level, females tend to cluster in non-STEM fields—for example, accounting for just 28.5 percent of engineering, manufacturing and construction graduates in 2012. There is a clear need for concerted efforts at ensuring greater gender equality in terms of specialisations, with interventions required across the education system and not just within secondary and post-secondary education. As part of these efforts, it may prove important to address gender norms related to ‘appropriate’ fields of study, as well as to address contexts and institutional climates within employers as this may be one of the factors discouraging women from entering these fields.

One area that has not been specifically covered relates to education quality. The on-going debates around matric pass rates remind us that quantity is just one side of the equation of educational progress. This is not just an issue that faces females, but remains a challenge for the education system more broadly. Educational quality becomes particularly relevant in the context of the international competitiveness, as the South African economy continues to integrate more deeply within the global economy.



4.

THE LABOUR MARKET

4. THE LABOUR MARKET

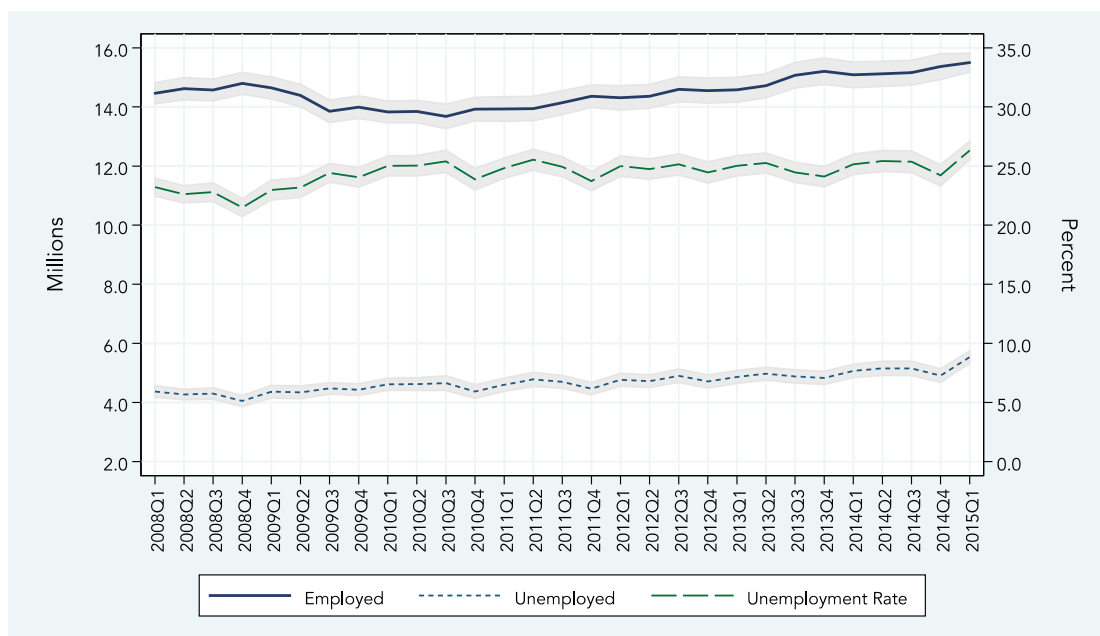
4.1 Labour Market Overview

The labour market is the key arena in which most individuals engage with the economy. Productive employment provides access to resources via wages and, since the extent of these resources impacts on individuals' ability to engage in other spheres of the economy, inequalities within the labour market may have far reaching consequences in other areas. This is particularly true for women, for whom other disadvantages may be compounded within the labour market.

Women in globally face significant challenges in the labour market and South Africa is no different. These challenges include differentials in educational attainment and quality; interruption of labour force participation related to childbearing; discrimination in terms of employment practices and wage determination; relatively fewer role models; vulnerability and weak bargaining power; and environments that may be hostile to female membership of the workforce. Women typically also face the consequences of gender norms and the unequal division of labour. This is due to women being seen as caregivers within the family, while men are viewed as bread-winners (Floro and Komatsu, 2011).

The performance of the labour market over the past five years has been relatively weak. After several years of good employment growth, the economic recession in 2009 had a strongly negative impact on employment: more than one million jobs were lost between the fourth quarter of 2008 and the third quarter of 2010. An analysis of the QLFS data shows that the employment impact of the recession was felt first in the informal sector and, later, in the formal sector. Nevertheless, there has been a slow but relatively steady increase in employment over the past five years as illustrated in Figure 9. Employment finally breached its pre-recession peak (14.8 million in 2008Q4) in 2013Q3 and is now estimated at 15.5 million (2015Q1), up nearly 1.7 million since the beginning of 2010. This is equivalent to an average annual growth rate of 2.3 percent.

Figure 9: Quarterly estimates of labour market aggregates, 2008-2015



Source: Own calculations, Quarterly Labour Force Surveys 2008Q1-2015Q1 (Statistics South Africa).

Notes: Unemployment figures refer to the expanded definition of unemployment, which includes the non-searching unemployed.

The level and rate of unemployment has been increasing significantly since the start of the recession. Official unemployment is estimated at 5.5 million in 2015Q1, up from 4.6 million five years earlier, with the official unemployment rate rising from 25.0 percent to 26.3 percent over the same period. This gradual upward drift in the unemployment rate demonstrates the economy's current inability to create employment for the growing number of individuals who would like to work.

The growth in the number of individuals who would like to work is, though, not simply a function of a growing working age population. As Table 15 illustrates, the working age population has grown by 1.8 percent per annum over the past five years, compared to 2.3 percent per annum growth for employment. At the same time, the narrow labour force has expanded 2.7 percent per annum, while the expanded labour force has expanded at 2.9 percent. This means that at least part of the growth in unemployment is attributable to an increase in the probability of individuals engaging in the labour market (i.e. the labour force participation rate).

Table 15: Labour market overview, 2010-2015

	2010	2015	Change		
	'000s	'000s	'000s	Percent	
Total					
Working age population	32 945	36 063	3 118.0	1.8 p.a.	
Employment	13 831	15 498	1 667.1	2.3 p.a.	*
Narrow unemployment	4 614	5 536	922.1	3.7 p.a.	*
Narrow labour force	18 445	21 034	2 589.2	2.7 p.a.	*
Expanded unemployment	6 504	7 933	1 429.0	4.1 p.a.	*
Expanded labour force	20 335	23 431	3 096.1	2.9 p.a.	*
Discouraged workseekers	1 890	2 397	506.9	4.9 p.a.	*
Male					
Working age population	16 049	17 734	1 685.2	2.0 p.a.	*
Employment	7 826	8 712	886.2	2.2 p.a.	*
Narrow unemployment	2 379	2 808	428.6	3.4 p.a.	*
Narrow labour force	10 205	11 520	1 314.8	2.5 p.a.	*
Expanded unemployment	3 210	3 867	657.1	3.8 p.a.	*
Expanded labour force	11 035	12 579	1 543.3	2.7 p.a.	*
Discouraged workseekers	830	1 059	228.5	5.0 p.a.	*
Female					
Working age population	16 896	18 329	1 432.9	1.6 p.a.	*
Employment	6 005	6 786	780.9	2.5 p.a.	*
Narrow unemployment	2 234	2 728	493.5	4.1 p.a.	*
Narrow labour force	8 240	9 514	1 274.4	2.9 p.a.	*
Expanded unemployment	3 294	4 066	771.9	4.3 p.a.	*
Expanded labour force	9 300	10 853	1 552.8	3.1 p.a.	*
Discouraged workseekers	1 060	1 338	278.4	4.8 p.a.	*

Source: Own calculations Quarterly Labour Force Survey (2012Q1; 2015Q1).

Notes: 1. An asterisk denotes statistical significant changes at the 95 percent confidence level.

What is evident from the table, though, is that South Africa is confronted by a growing problem of discouraged workseekers. The number of discouraged workseekers grew by an average rate of 4.9 percent per annum between 2010 and 2015, nearly three times the rate of growth of the working age population. There are now 2.4 million South Africans who are willing and able to work, but who are not taking any active steps to find work. As a result, expanded unemployment and the expanded labour force both grew more rapidly than both the working age population and employment over the period. Changing rates of discouragement may be considered to provide some insight into perceptions around the likelihood of finding work. For example, rapid growth may indicate that labour force participants are increasingly pessimistic about their chances of finding work. However, it should also be noted that discouragement may also be the result of other factors—such as location—that may constrain the ability to actively seek employment.

Labour Market Definitions

The labour market definitions utilised throughout this report are the internationally comparable official definitions utilised by Statistics South Africa.

The **working-age population** includes all individuals between the ages of 15 and 65 years, inclusive, whether or not they are economically active.

All individuals of working-age who are either employed or unemployed form part of the labour force. Depending on the definition of unemployment used (see below), we may speak of the narrow or broad labour force.

The **employed** are individuals of working age who did any work for at least one hour during the reference week. Individuals who had a job or a business but were temporarily absent during the reference week are also considered to be employed.

The **unemployed** comprises all working-age individuals who were not employed during the survey reference week, but were available to work during that time and actively sought employment or had taken steps to start their own business during the four weeks prior to the interview (or had not actively sought employment in the four weeks prior to the interview but had a job or business to start at a definite date in the future and were available). This is the **official (narrow) definition of unemployment**.

A person who was not employed during the reference week, who wanted to work and was available to work or start a business, but who did not take active steps to find employment or start their own businesses, is considered a **discouraged workseeker** on condition that the main reason for not seeking work was either a lack of available jobs in the area, an inability to find work requiring his/her skills, or the loss of hope of finding any kind of work. Discouraged workseekers are also referred to as the **non-searching unemployed**.

All working-age individuals who were not employed during the reference week, but were willing and able to work, form part of **expanded unemployment**. The expanded unemployed include all individuals unemployed according to the narrow definition of unemployment as well as all discouraged workseekers (i.e. the searching and the non-searching unemployed).

The proportion of the working-age population who are members of the labour force (i.e. who are either employed or unemployed) is known as the **labour force participation rate**.

The **unemployment rate** is calculated as the proportion of the labour force that is unemployed.

The informal sector consists of (1) employees working in establishments that employ fewer than five employees and which do not deduct income tax from their wages; and (2) employers, own account workers and individuals helping unpaid in household businesses that are not registered for either income tax or value-added tax.

The **formal sector** covers all employment not included in the informal sector, but excludes domestic workers.

Source: Statistics South Africa (2014, p. xx).

For women, employment growth is outpacing growth in the working age population. However, both narrow and expanded unemployment are growing at rates—4.1 percent and 4.3 percent per annum, respectively—that are almost double that of employment (growth rates are almost double of the growth in employment (2.5 percent per annum). While increases in unemployment were experienced by both men and women, growth rates for women are somewhat higher primarily due to more rapid expansion in female narrow unemployment. However, there were less discouraged female workseekers than men, signifying that more women than men are actively seeking employment even though unemployment is high.

4.2 The Labour Force

As noted, the narrow labour force has grown by 2.7 percent per annum over the past five years. In terms of composition, Table 16 reveals that the narrow labour force consists primarily of Africans (76.8 percent). Coloureds and Whites each account for just over 10 percent of the labour force, while Asians account for 2.8 percent. The labour force is gradually growing older. In 2015, 61.7 percent of the labour force are between the ages of 25 and 44 years. The past five years, though, has seen a decline in the proportion of the labour force within the two youngest age-groups and an increased proportion within the older three age-groups. Indeed, the most rapid growth is observed for the 55 to 65 year age-group. In terms of education, 36.2 percent of the narrow labour force has incomplete secondary schooling, while another 31.1 percent have matric certificates. Labour force growth since 2010 has been most rapid amongst those with degrees (5.5 percent per annum) and those with incomplete secondary education (3.4 percent).

Roughly 9.5 million women are participating in the narrow labour force in 2015, representing about 45.2 percent of the total. While the composition of the male and female labour forces is similar in many respects, there are some important differences. For example, the racial composition of the male and female labour forces is very similar, with growth amongst Africans driving overall labour force growth in both instances. However, amongst women, Asians and Whites account for slightly smaller proportions of the labour force than amongst men, indicating lower participation rates. Interestingly, the age structures differ less than one might have expected between the male and female labour forces. Amongst women, 46.3 percent are under the age of 35 years compared to 47.6 percent for males. The female labour force is, therefore, slightly older due to women being more likely to exit the labour force during childbearing ages. Related to this, growth rates over the past five years are highest amongst older female cohorts: for women aged 55 to 65 years growth was 6.5 percent per annum, compared to 3.5 percent per annum for their male counterparts. This potentially indicates changing attitudes towards labour force participation for older women, with the more rapid growth rates signifying a degree of catch-up.

Economically active women, though, have higher levels of education than their male counterparts. It is estimated that 7.1 percent of economically active women have degrees, while 12.6 percent have diplomas or certificates, compared to 5.8 percent and 9.8 percent for men respectively. Conversely, only 12.9 percent of economically active women have only primary education, compared to 15.2 percent of men. The number of economically active women with degrees increased by 7.5 percent per annum between 2010 and 2015, compared to 3.7 percent for men, a statistic that corresponds with findings presented earlier in section 3.3.

Table 16: Composition of the narrow labour force by gender, 2010-2015

	2010		2015		Change		
	'000s	Share	'000s	Share	'000s	Percent	
TOTAL	18 445	100.0	21 034	100.0	2 589	2.7 p.a.	*
By race							
African	13 627	73.9	16 151	76.8	2 524	3.5 p.a.	*
Coloured	2 006	10.9	2 155	10.2	148	1.4 p.a.	
Asian	538	2.9	595	2.8	57	2.0 p.a.	
White	2 273	12.3	2 133	10.1	-140	-1.3 p.a.	
By age							
15-24 years	2 633	14.3	2 853	13.6	219	1.6 p.a.	†
25-34 years	6 371	34.5	7 032	33.4	661	2.0 p.a.	*
35-44 years	5 050	27.4	5 953	28.3	903	3.3 p.a.	*
45-54 years	3 164	17.2	3 646	17.3	481	2.9 p.a.	*
55-65 years	1 226	6.6	1 550	7.4	324	4.8 p.a.	*
By education							
Primary	2 996	16.2	2 978	14.2	-18	-0.1 p.a.	
Inc. Secondary	6 454	35.0	7 615	36.2	1 161	3.4 p.a.	*
Matric	5 708	30.9	6 544	31.1	837	2.8 p.a.	*
Dipl/Cert	2 018	10.9	2 336	11.1	319	3.0 p.a.	*
Degree	1 033	5.6	1 349	6.4	316	5.5 p.a.	*
FEMALE	8 240	100.0	9 514	100.0	1 274	2.9 p.a.	*
By race							
African	6 114	74.2	7 347	77.2	1 233	3.7 p.a.	*
Coloured	919	11.2	1 016	10.7	97	2.0 p.a.	
Asian	202	2.4	225	2.4	23	2.2 p.a.	
White	1 005	12.2	926	9.7	-79	-1.6 p.a.	
By age							
15-24 years	1 164	14.1	1 272	13.4	108	1.8 p.a.	
25-34 years	2 817	34.2	3 132	32.9	315	2.1 p.a.	*
35-44 years	2 326	28.2	2 719	28.6	393	3.2 p.a.	*
45-54 years	1 425	17.3	1 696	17.8	271	3.5 p.a.	*
55-65 years	508	6.2	695	7.3	188	6.5 p.a.	*
By education							
Primary	1 281	15.6	1 229	12.9	-53	-0.8 p.a.	*
Inc. Secondary	2 803	34.0	3 360	35.3	557	3.7 p.a.	*
Matric	2 567	31.1	2 980	31.3	413	3.0 p.a.	*
Dipl/Cert	1 043	12.7	1 202	12.6	159	2.9 p.a.	*
Degree	472	5.7	676	7.1	204	7.5 p.a.	*
MALE	10 205	100.0	11 520	100.0	1 315	2.5 p.a.	*

	2010		2015		Change		
	'000s	Share	'000s	Share	'000s	Percent	
By race							
African	7 514	73.6	8 804	76.4	1 290	3.2 p.a.	*
Coloured	1 087	10.7	1 139	9.9	51	0.9 p.a.	
Asian	337	3.3	370	3.2	34	1.9 p.a.	
White	1 267	12.4	1 207	10.5	-61	-1.0 p.a.	
By age							
15-24 years	1 469	14.4	1 581	13.7	112	1.5 p.a.	
25-34 years	3 554	34.8	3 901	33.9	346	1.9 p.a.	*
35-44 years	2 724	26.7	3 234	28.1	510	3.5 p.a.	*
45-54 years	1 739	17.0	1 950	16.9	211	2.3 p.a.	*
55-65 years	718	7.0	855	7.4	136	3.5 p.a.	*
By education							
Primary	1 715	16.8	1 750	15.2	35	0.4 p.a.	
Inc. Secondary	3 651	35.8	4 254	36.9	603	3.1 p.a.	*
Matric	3 141	30.8	3 565	30.9	424	2.6 p.a.	*
Dipl/Cert	974	9.5	1 134	9.8	160	3.1 p.a.	*
Degree	561	5.5	673	5.8	112	3.7 p.a.	†

Source: Own calculations using Statistics South Africa (2010, 2015)

Notes: †. An asterisk denotes statistical significant changes at the 95 percent confidence level, while a dagger (†) denotes statistically significant changes at the 90 percent level.

As already noted, at part of the growth in the labour force between 2010 and 2015 is related to changing rates of labour force participation. South African labour force participation rates (LFPR) are low by international standards: of the 185 countries globally with data, South Africa's LFPR is lower than 161, placing it in the bottom 15 percent (own calculations using ILO modelled estimates, World Bank 2015). In 2015, 58.3 percent of the working age population were economically active (i.e. either employed or unemployed) (Table 17). This represents a slight recovery from the narrow labour force participation rates that were observed in the aftermath of the recession and is 2.3 percentage points higher than five years ago.

In general in South Africa, LFPRs are relatively low for Africans (56.5 percent) and to a lesser extent Asians (60.7 percent); for 15 to 24 year olds (27.7 percent) and 55 to 65 year olds (41.8 percent); and for those with lower levels of education (47.2 percent for those with primary education only and 49.2 percent for those with incomplete secondary education). Lower participation rates for the young and old can be attributed to the involvement of in education amongst the youngest and, amongst older cohorts, retirement and early withdrawal from the labour force. Close to eight out of ten individuals in the 35 to 44 year age-group and almost nine out of ten individuals with degrees are economically active.

Table 17: Narrow labour force participation rates by gender, 2010 and 2015

	Overall			Female			Male		
	2010	2015	*	2010	2015	*	2010	2015	*
Total	56.0	58.3	*	48.8	51.9	*	63.6	65.0	
By race									
African	53.1	56.5	*	46.4	50.5	*	60.3	62.6	*
Coloured	65.0	64.5		57.5	58.7		72.9	70.8	
Asian	58.8	60.7		44.7	47.2		72.3	73.4	
White	69.2	67.9		60.6	58.4		77.9	77.5	
By age									
15-24 years	26.6	27.7		23.6	24.8		29.5	30.6	
25-34 years	73.2	74.6		64.6	67.4		81.8	81.6	
35-44 years	76.9	78.9	*	68.3	71.6	*	86.0	86.3	
45-54 years	68.3	71.5		57.6	62.5	*	80.6	81.7	
55-65 years	39.1	41.8		29.3	33.9	*	51.3	51.6	
By education									
Primary	43.9	47.2		35.9	39.4	*	52.8	54.9	
Inc. Secondary	46.3	49.2		39.0	42.5		54.1	56.2	
Matric	68.4	68.0		61.3	60.8		75.6	75.4	
Dipl/Cert	86.3	83.5		82.3	79.6		91.0	88.0	
Degree	89.1	89.5		85.4	87.2		92.5	91.8	

Source: Own calculations using Statistics South Africa (2010, 2015)

Notes: 1. An asterisk denotes statistical significant changes at the 95 percent confidence level.

Women are substantially less likely to be economically active than men: 51.9 percent compared with 65.0 percent respectively in 2015. However, while the increase in the LFPR overall is reflected by increases for both genders, the increase amongst women is statistically significant and considerably larger than that amongst men. Differences in participation by race are less pronounced amongst women than amongst men: the gap between African and White women is 7.9 percentage points, compared to 14.9 percentage points for men. Participation rates for women are lower for all age-groups, although there have been significant increases for the three older age-groups amongst women, where there has been almost no change for men. Again, this points to changing attitudes and norms surrounding labour force participation amongst older women. In terms of education, the gradient in participation observed overall is accentuated amongst women. Just 39.4 percent of primary-educated women are economically active, compared with 60.8 percent of female matriculants and 87.2 percent of women with degrees. The ratio of LFPRs for those with primary education and those with degrees is 2.2 for women, compared to less than 1.7 for men. This finding echoes previous findings, such as those by Ntuli (2007) who finds that participation rates for women are positively correlated with education between 1995 and 2004. The author also finds that residence in urban areas is associated with an increase in participation rates, while factors such as marriage, fertility, availability of non-labour income and geography are associated with decreased participation rates amongst women. Importantly, the study finds that “the shifts in participation rates across time were mainly due to ... behavioural responses ... as compared to changes in individual characteristics” (Ntuli 2007).

The data therefore shows that women are increasingly choosing to enter the labour force. This is part of a longer-term trend that has been identified as far back as 1995 to 1999 (Casale and Posel 2002). Lee and Woolard (2003) link this trend to factors such as:

- Changing gender norms as women seek self-fulfilment as opposed to serving others;
- Women are searching for higher wages than before, incentivising other women to enter the labour market in an attempt to receiving more equitable wages; and

- Technology has created improved productivity within the household, allowing more women to enter the labour force as they have more flexibility.

4.3 Employment

4.3.1 Overview

Employment is estimated to have increased from 13.8 million in 2010 to 15.5 million in 2015, equivalent to an average annual increase of 3.9 percent (Table 18). Africans constitute 73.3 percent of the employed, followed by Whites (12.8 percent), Coloureds (10.8 percent) and Asians (3.2 percent). Despite relatively sedate employment growth over the period, Africans have fared relatively well: the period saw a gain of 1.7 million jobs at a rate of 3.3 percent per annum.

Table 18: Composition of employment by sex, 2010-2015

	2010		2015		Change		
	'000s	Share	'000s	Share	'000s	Percent	
TOTAL	13 831	100.0	15 498	100.0	1 667	2.3 p.a.	*
By race							
African	9 639	69.7	11 362	73.3	1 723	3.3 p.a.	*
Coloured	1 570	11.4	1 654	10.7	84	1.0 p.a.	
Asian	489	3.5	502	3.2	12	0.5 p.a.	
White	2 132	15.4	1 980	12.8	-152	-1.5 p.a.	
By age							
15-24 years	1 303	9.4	1 418	9.1	115	1.7 p.a.	
25-34 years	4 486	32.4	4 822	31.1	335	1.5 p.a.	†
35-44 years	4 136	29.9	4 742	30.6	606	2.8 p.a.	*
45-54 years	2 770	20.0	3 098	20.0	328	2.3 p.a.	*
55-65 years	1 136	8.2	1 419	9.2	283	4.6 p.a.	*
By education							
Primary	2 303	16.7	2 231	14.4	-72	-0.6 p.a.	
Inc. Secondary	4 399	31.8	5 094	32.9	695	3.0 p.a.	*
Matric	4 196	30.3	4 780	30.8	584	2.6 p.a.	*
Dipl/Cert	1 764	12.8	1 946	12.6	182	2.0 p.a.	†
Degree	978	7.1	1 259	8.1	281	5.2 p.a.	*
FEMALE	6 005	100.0	6 786	100.0	781	2.5 p.a.	*
By race							
African	4 174	69.5	4 986	73.5	812	3.6 p.a.	*
Coloured	716	11.9	760	11.2	44	1.2 p.a.	
Asian	180	3.0	186	2.7	6	0.6 p.a.	
White	935	15.6	855	12.6	-80	-1.8 p.a.	
By age							
15-24 years	526	8.8	570	8.4	44	1.6 p.a.	
25-34 years	1 880	31.3	2 041	30.1	161	1.7 p.a.	†
35-44 years	1 873	31.2	2 088	30.8	215	2.2 p.a.	*
45-54 years	1 249	20.8	1 441	21.2	192	2.9 p.a.	*
55-65 years	476	7.9	647	9.5	170	6.3 p.a.	*
By education							

	2010		2015		Change		
	'000s	Share	'000s	Share	'000s	Percent	
Primary	997	16.6	926	13.6	-72	-1.5 p.a.	
Inc. Secondary	1 831	30.5	2 119	31.2	288	3.0 p.a.	*
Matric	1 786	29.7	2 079	30.6	294	3.1 p.a.	*
Dipl/Cert	895	14.9	970	14.3	75	1.6 p.a.	
Degree	441	7.3	636	9.4	194	7.6 p.a.	*
MALE	7 826	100.0	8 712	100.0	886	2.2 p.a.	*
By race							
African	5 465	69.8	6 376	73.2	911	3.1 p.a.	*
Coloured	854	10.9	894	10.3	40	0.9 p.a.	
Asian	310	4.0	316	3.6	7	0.4 p.a.	
White	1 197	15.3	1 125	12.9	-71	-1.2 p.a.	
By age							
15-24 years	776	9.9	848	9.7	71	1.8 p.a.	
25-34 years	2 606	33.3	2 781	31.9	175	1.3 p.a.	
35-44 years	2 263	28.9	2 654	30.5	391	3.2 p.a.	*
45-54 years	1 521	19.4	1 657	19.0	136	1.7 p.a.	†
55-65 years	660	8.4	773	8.9	113	3.2 p.a.	*
By education							
Primary	1 305	16.7	1 305	15.0	-1	0.0 p.a.	
Inc. Secondary	2 569	32.8	2 976	34.2	407	3.0 p.a.	*
Matric	2 411	30.8	2 701	31.0	290	2.3 p.a.	*
Dipl/Cert	869	11.1	977	11.2	107	2.4 p.a.	
Degree	537	6.9	624	7.2	86	3.0 p.a.	

Source: Own calculations using Statistics South Africa (2010, 2015)

Notes: †. An asterisk denotes statistical significant changes at the 95 percent confidence level, while a dagger (†) denotes statistically significant changes at the 90 percent level.

The majority of the employed (70.2 percent in 2015) are under the age of 45 years. The two largest age cohorts are 25 to 34 year olds and 35 to 44 year olds, accounting for 31.1 percent and 30.6 percent of employment respectively. The youngest and oldest age-groups within the labour market each account for just over nine percent of employment in 2015. However, the aging of the labour force observed above is also observed within employment: employment amongst 55 to 65 year olds grew by 4.6 percent per annum, while above average rates of growth are observed for 35 to 44 year olds (2.8 percent) and 45 to 54 year olds (2.3 percent).

Growth in employment is observed across all educational categories, except amongst those with primary education. The largest relative gains in employment occurred amongst those with degrees (5.2 percent per annum) and, interestingly, those with incomplete secondary education (3.0 percent per annum). Thus, by 2015, degree-holders accounted for 8.1 percent of total employment and matriculants accounted for 30.8 percent. Overall, though, the structure of employment in terms of educational attainment has remained relatively stable, with perhaps a slight shift towards individuals with higher levels of education: those who have not completed matric accounted for 48.5 percent of employment in 2010 and 47.3 percent in 2015. Employment amongst women grew more rapidly than that of men (2.5 percent per annum compared to 2.2 percent), although males still accounted for the majority of the net gain in employment between 2010 and 2015. Nevertheless, women accounted for 43.4 percent of employment in 2010, but 46.9 percent of net employment growth. For both men and women, employment growth was driven primarily by Africans, who accounted for more than 100 percent of net employment gains in each instance.

Employment growth amongst women was most rapid by some margin amongst 55 to 65 year olds (6.3 percent per annum), although absolute gains in employment were relatively even—ranging between 160 000 and 215 000 over the period—across all age-groups except 15 to 24 year olds. This stands in contrast to males, where employment growth amongst 55 to 65 year olds equalled that amongst 35 to 44 year olds at 3.2 percent per annum. The age structure of employment is slightly older for women than men: 30.7 percent of employed women are at least 45 years old compared to 27.9 percent of employed men. This difference can be ascribed to the differential impact of childbearing and childrearing on male as opposed to female participation rates.

Finally, employed women tend to have slightly higher levels of education than employed men. Amongst employed women, 9.4 percent have degrees and 14.3 percent have diplomas or certificates. This compares to 7.2 percent and 11.2 percent respectively for men, while proportions with matric certificates are quite similar. For both men and women, employment growth has been most rapid amongst those with degrees, although the growth rate for women is substantially higher than that of men.

4.3.2 Sectoral and Occupational Distribution

The tertiary sector is South Africa's largest sector in terms of both production and employment. The most recent estimate of gross value added puts the tertiary sector at 69.4 percent of total value added in 2015Q1 (at basic prices; own calculations, Statistics South Africa 2015). The secondary sector accounts for 19.7 percent of total value added, while the primary sector accounts for just 10.9 percent of total value added. In terms of employment, the tertiary sector is just as dominant, accounting for 70.4 percent of employment or nearly 10.9 million jobs (Table 19). The secondary sector employs 21 percent of the employed, while the primary sector employs just 8.6 percent.

Two industries account for more than 40 percent of employment. They are community, social and personal (CSP) services (22.3 percent) and wholesale and retail trade (19.7 percent). These industries have had quite different experiences over the past five years in terms of employment: while wholesale and retail trade stagnated and was barely changed in 2015 compared to 2010, CSP services grew by almost four percent per annum, largely due to increased employment in government. Another two industries account for more than 10 percent of employment in 2015: financial and business services (14.2 percent) and manufacturing (11.5 percent), which have also seen contrasting employment trends over the period. Financial and business services has grown employment by 415 000 jobs (or 4.3 percent per annum), while manufacturing employment has declined slightly (although this change is not statistically significant). Perhaps one of the more interesting trends, though, is that the most rapid rates of employment growth over the period have been observed in the primary sector (5.8 percent per annum). Overall, therefore, the tertiary sector accounted for 67.7 percent of net employment growth between 2010 and 2015, with the primary sector accounting for 19.6 percent and the secondary sector for 12.7 percent.

The sectoral distribution of female employment differs from that of men in a number of key areas. First, the tertiary sector is considerably more dominant within female employment, accounting for 84.0 of female employment and just 59.9 percent of male employment in 2015. This is driven primarily by the fact that CSP services alone employs nearly one in three women (31.2 percent), while wholesale and retail trade accounts for 21.9 percent of female employment. Together, these two industries provide more than half (53.1 percent) of female employment. Second, female employment is more concentrated within particular industries than that of males. The top four industries account for more than four-fifths (81.3 percent) of jobs held by women, compared to less than two-thirds (62.3 percent) of jobs held by men. Importantly, all of the top four industries providing women's jobs are in the services sector, while this is true of only three of the top four industries for men (manufacturing being the exception). This means that women may be particularly vulnerable to economic contractions or slowdowns within the tertiary sector than men. Finally, the importance of private households as employers of women is confirmed. Private households employ almost one million women, or 14.7 percent of female employment, compared to just 3.4 percent for men.

Table 19: Sectoral distribution of employment by gender, 2010-2015

	2010		2015		Percent Change (2010-2015)
	'000s	Share (%)	'000s	Share (%)	
TOTAL	13 831	100,0	15 498	100.0	2.3 p.a.
Agric/Forest/Fishing	684	4,9	893	5.8	5.5 p.a. *
Mining & quarrying	324	2,3	443	2.9	6.4 p.a. *
PRIMARY	1 009	7,3	1 336	8.6	5.8 p.a.
Manufacturing	1 854	13,4	1 784	11.5	-0.8 p.a.
Utilities	78	0,6	143	0.9	12.8 p.a. *
Construction	1 107	8,0	1 323	8.5	3.6 p.a. *
SECONDARY	3 039	22,0	3 250	21.0	1.3 p.a.
Wholesale & retail trade	3 027	21,9	3 056	19.7	0.2 p.a.
Transp/Storage/Communic.	840	6,1	901	5.8	1.4 p.a.
Fin. & business services	1 785	12,9	2 200	14.2	4.3 p.a. *
CSP services	2 851	20,6	3 460	22.3	3.9 p.a. *
Private households	1 273	9,2	1 292	8.3	0.3 p.a.
TERTIARY	9 783	70,7	10 912	70.4	2.2 p.a.
FEMALE	6005	100,0	6 786	100.0	2.5 p.a.
Agric/Forest/Fishing	252	4,2	290	4.3	2.8 p.a.
Mining & quarrying	37	0,6	65	1.0	12.0 p.a. *
PRIMARY	289	4,8	354	5.2	4.2 p.a.
Manufacturing	587	9,8	548	8.1	-1.4 p.a.
Utilities	13	0,2	19	0.3	8.8 p.a.
Construction	126	2,1	167	2.5	5.9 p.a.
SECONDARY	725	12,1	734	10.8	0.2 p.a.
Wholesale & retail trade	1 456	24,2	1 486	21.9	0.4 p.a.
Transp/Storage/Communic.	180	3,0	177	2.6	-0.3 p.a.
Fin. & business services	730	12,2	918	13.5	4.7 p.a. *
CSP services	1 654	27,5	2 119	31.2	5.1 p.a. *
Private households	969	16,1	997	14.7	0.6 p.a.
TERTIARY	4 992	83,1	5 698	84.0	2.7 p.a.
MALE	7 826	100,0	8 712	100.0	2.2 p.a.

	2010		2015		Percent Change (2010-2015)
	'000s	Share (%)	'000s	Share (%)	
Agric/Forest/Fishing	432	5,5	603	6.9	6.9 p.a. *
Mining & quarrying	288	3,7	378	4.3	5.6 p.a. *
PRIMARY	720	9,2	981	11.3	6.4 p.a.
Manufacturing	1 267	16,2	1 236	14.2	-0.5 p.a.
Utilities	66	0,8	124	1.4	13.6 p.a. *
Construction	982	12,5	1 156	13.3	3.3 p.a. *
SECONDARY	2 315	29,6	2 516	28.9	1.7 p.a.
Wholesale & retail trade	1 571	20,1	1 570	18.0	0.0 p.a.
Transp/Storage/Communic.	660	8,4	723	8.3	1.9 p.a.
Fin. & business services	1 056	13,5	1 282	14.7	4.0 p.a. *
CSP services	1 197	15,3	1 341	15.4	2.3 p.a. †
Private households	304	3,9	295	3.4	-0.6 p.a.
TERTIARY	4 791	61,2	5 214	59.9	1.7 p.a.

Source: Own calculations using Statistics South Africa (2010, 2015)

Notes: †. An asterisk denotes statistical significant changes between 2010 and 2015 at the 95 percent confidence level, while a dagger (†) denotes statistical significant changes at the 90 percent confidence level.

Expansions in female employment since 2010 have been concentrated within the services sector generally and, in particular, within CSP services and financial and business services. These two industries accounted for 83.6 percent of net employment growth for women. In contrast, job gains for men have been more widely spread across all three major sectors, with financial and business services (25.5 percent), construction (19.6 percent), agriculture, forestry and fishing (19.3 percent) and CSP services (16.3 percent) accounting for 80.7 percent of net employment growth.

Classifying occupational categories by skill level reveals that the majority of the employed are in skilled occupations (57.0 percent) (Table 20). This is almost double the proportion employed within low-skilled occupations (29.8 percent) and nearly four times the proportion within high-skilled occupations. The occupational category that accounts for the largest proportion of employment is elementary occupations (23.3 percent of employment), followed by service and sales occupations (15.8 percent), craft occupations (12.1 percent) and clerical occupations (10.8 percent). However, the most rapid growth in employment between 2010 and 2015 occurred within low skilled jobs (3.1 percent per annum), which accounted for almost four out of ten net jobs created. This growth is almost entirely the result of growth in employment in elementary occupations, which grew at 3.7 percent per annum. Employment growth is observed, though, across most occupational categories except for technicians, which contracted by 2.3 percent per annum, and professionals and skilled agricultural occupations, whose changes were not statistically significant.

Women are, though, considerably more likely to be employed in low-skilled occupations and less likely to be employed in high-skilled occupations. Only 11.7 percent of employed women are in high-skilled occupations, with 52.1 percent in skilled occupations and 36.2 percent in low-skilled occupations. In contrast, for men these proportions are 14.4 percent, 60.8 percent and 24.8 percent respectively. These differences are partly the result of the relatively large proportion of women employed as domestic workers (14.3 percent, compared to 0.5 percent amongst men) and the relatively small proportion of women employed as managers (5.7 percent compared to 10.0 percent). That said, a slightly higher proportion of women than men are employed in professional occupations (6.0 percent compared with 4.4 percent).

While net job gains were spread across all three skill levels for women and men, high-skilled occupations were relatively more important for women than men, with 19.3 percent of net new jobs for women compared to 10.9 percent for men. Within the high-skilled category, women saw gains in both managerial and professional occupations, although growth in managerial occupations was somewhat more rapid. Even more rapid female employment growth is observed within service and sales occupations, which alone accounted for nearly four out of ten net new jobs over the period. For males, the majority of net employment gains were within elementary (39.1 percent), service and sales (23.1 percent), and crafts (18.3 percent) occupations.

Table 20: Occupational distribution of employment by gender, 2010 and 2015

	2010		2015		Percent Change (2010-2015)
	'000s	Share (%)	'000s	Share (%)	
TOTAL	13 831	100.0	15 498	100.0	2.3 p.a.
Managers	1 055	7.6	1 260	8.1	3.6 p.a. *
Professionals	744	5.4	786	5.1	1.1 p.a.
HIGH SKILLED	1 800	13.0	2 046	13.2	2.6 p.a.
Technicians	1 600	11.6	1 421	9.2	-2.3 p.a. †
Clerical	1 544	11.2	1 675	10.8	1.6 p.a. †
Service & sales	1 955	14.1	2 454	15.8	4.6 p.a. *
Skilled agriculture	94	0.7	83	0.5	-2.4 p.a.
Crafts workers	1 713	12.4	1 874	12.1	1.8 p.a. †
Operator & assemblers	1 160	8.4	1 328	8.6	2.7 p.a. *
SKILLED	8 066	58.3	8 833	57.0	1.8 p.a.
Elementary	3 009	21.8	3 607	23.3	3.7 p.a. *
Domestic workers	956	6.9	1 012	6.5	1.1 p.a. †
LOW SKILLED	3 965	28.7	4 619	29.8	3.1 p.a.
FEMALE	6 005	100.0	6 786	100.0	2.5 p.a.
Managers	303	5.0	388	5.7	5.1 p.a. *
Professionals	340	5.7	404	6.0	3.6 p.a. †
HIGH SKILLED	642	10.7	793	11.7	4.3 p.a.
Technicians	857	14.3	770	11.4	-2.1 p.a.
Clerical	1 068	17.8	1 168	17.2	1.8 p.a. †
Service & sales	892	14.9	1 186	17.5	5.8 p.a. *
Skilled agriculture	19	0.3	21	0.3	1.9 p.a.
Crafts workers	213	3.5	211	3.1	-0.1 p.a.
Operator & assemblers	149	2.5	178	2.6	3.6 p.a. †
SKILLED	3 198	53.3	3 534	52.1	2.0 p.a.
Elementary	1 238	20.6	1 489	21.9	3.8 p.a. *
Domestic workers	927	15.4	971	14.3	0.9 p.a.
LOW SKILLED	2 165	36.0	2 460	36.2	2.6 p.a.

	2010		2015		Percent Change (2010-2015)
	'000s	Share (%)	'000s	Share (%)	
MALE	7 826	100.0	8 712	100.0	2.2 p.a.
Managers	753	9.6	872	10.0	3.0 p.a. †
Professionals	405	5.2	381	4.4	-1.2 p.a.
HIGH SKILLED	1 157	14.8	1 254	14.4	1.6 p.a.
Technicians	742	9.5	650	7.5	-2.6 p.a.
Clerical	476	6.1	507	5.8	1.3 p.a.
Service & sales	1 063	13.6	1 268	14.6	3.6 p.a. *
Skilled agriculture	74	0.9	62	0.7	-3.7 p.a.
Crafts workers	1 500	19.2	1 662	19.1	2.1 p.a. †
Operator & assemblers	1 012	12.9	1 150	13.2	2.6 p.a. †
SKILLED	4 868	62.2	5 299	60.8	1.7 p.a.
Elementary	1 771	22.6	2 118	24.3	3.6 p.a. *
Domestic workers	29	0.4	41	0.5	6.9 p.a. †
LOW SKILLED	1 801	23.0	2 159	24.8	3.7 p.a.

Source: Own calculations using Statistics South Africa (2010, 2015)

Notes: †. An asterisk denotes statistical significant changes at the 95 percent confidence level, while a dagger (†) denotes statistical significant changes at the 90 percent confidence level.

The final related aspect of employment described here relates to the distinction between the formal and informal sectors. This is a critical distinction to make given the precarious nature of employment in the informal sector. Further, since productivity is generally lower in the informal sector, wages are also lower. Overall, 16.8 percent of the employed are located within the informal sector in 2015, the vast majority of which are in the non-agricultural informal sector (Table 21). In absolute numbers, this equates to 2.6 million individuals. These figures exclude domestic workers. If one had to include domestic workers as part of the informal sector, the proportion would rise to 25.1 percent of total employment.

South Africa's informal sector is relatively small when compared to other economies of similar levels of development. Thus, for example, according to the ILO's 2010 estimates, South Africa's informal sector (17.8 percent of total employment) is relatively larger than that of Mauritius (11.9 per cent), but smaller than those of Latin American countries including Brazil (24.3 per cent), Mexico (34.1 per cent) and Peru (50.2 per cent) (ILO 2012).

Employment growth since 2010 has been concentrated in the formal sector, with the sector accounting for 77.8 percent of net new jobs. Nevertheless, the informal sector accounted for 21.1 percent of net new jobs, which is considerably higher than its share of employment in 2010 (16.3 percent).

Table 21: Employment in the formal and informal sectors by sex, 2010-2015

	2010		2015		Percent Change (2010-2015)
	'000s	Share (%)	'000s	Share (%)	
TOTAL	13 831	100.0	15 498	100.0	0.2 p.a. *
Agriculture	684	4.9	893	5.8	0.5 p.a.
Formal	593	4.3	784	5.1	0.6 p.a.
Informal	91	0.7	109	0.7	0.4 p.a.
Non-agriculture	11 873	85.8	13 314	85.9	0.2 p.a. *
Formal	9 718	70.3	10 824	69.8	0.2 p.a. *
Informal	2 155	15.6	2 489	16.1	0.3 p.a.
Private households	1 273	9.2	1 292	8.3	0.0 p.a.
FEMALE	6 005	100.0	6 786	100.0	0.2 p.a. *
Agriculture	252	4.2	290	6.9	0.7 p.a. *
Formal	228	3.8	272	5.9	0.7 p.a. *
Informal	24	0.4	18	1.0	0.6 p.a.
Non-agriculture	4 784	79.7	5 500	89.7	0.2 p.a. *
Formal	3 869	64.4	4 547	72.0	0.1 p.a. *
Informal	915	15.2	952	17.6	0.4 p.a. *
Private households	969	16.1	997	3.4	-0.1 p.a.
MALE	7 826	100.0	8 712	100.0	0.2 p.a. *
Agriculture	432	5.5	603	6.9	0.3 p.a. *
Formal	365	4.7	512	5.9	0.4 p.a. *
Informal	67	0.9	91	1.0	-0.6 p.a.
Non-agriculture	7 089	90.6	7 814	89.7	0.3 p.a. *
Formal	5 849	74.7	6 277	72.0	0.3 p.a. *
Informal	1 240	15.9	1 537	17.6	0.1 p.a. *
Private households	304	3.9	295	3.4	0.1 p.a.

Source: Own calculations using Statistics South Africa (2010, 2015)

Notes: I. An asterisk denotes statistical significant changes at the 95 percent confidence level, while a dagger (†) denotes statistical significant changes at the 90 percent confidence level.

Interestingly, women are somewhat less often employed in the informal sector than their male counterparts (14.3 percent compared to 18.7 percent). This stands in contrast to the general finding for developing countries that the informal sector provides more employment opportunities to women than to men (ILO, 2002). Most women are employed in non-agricultural employment (81.0 percent), somewhat lower than the proportion for men (89.7 percent). This sector has, though, contributed nine out of ten net new jobs since 2010, 95 percent of which were in the formal sector. In contrast, the non-agricultural sector accounted for eight out of ten net new jobs for men, 40 percent of which were in the informal sector. These trends can be viewed as favourable from the perspective of women, as employment growth is concentrated in the formal sector where the employed enjoy specific legal protections related to conditions of work and remuneration.

The proportion of women employed in private households is, though, more than four times that of men (14.7 percent compared to 3.4 percent). Domestic work is a challenging sector from a policy perspective given that the place of work is within individuals' homes and, as a result, employment conditions are more difficult to regulate and monitor. Further, it is extremely difficult for domestic workers to bargain collectively, given that they work in isolation from one another and are often a given household's only domestic employee. As a result, government has intervened in the sector in terms of the sectoral determination to regulate wage minima.

4.3.3 Employment Conditions

Not all jobs are equal. Not only do they vary by location, occupation, industry and remuneration—as we will see in section 4.3.4—they also vary in terms of security of employment, hours of work, employer contributions and entitlements to leave. These facets of employment, which we term ‘employment conditions’ here, are explored further in Table 22. Since workers in the informal sector lack many of these benefits and protections, and since engagement in the informal sector varies by gender, we focus here only on formal sector workers.

In terms of the protection of workers, having a written contract of employment rather than a verbal contract is important. Similarly, permanent contracts offer greater stability and certainty to workers than contracts of limited or unspecified duration. The data show that the vast majority of formal sector workers (84.1 percent in 2015) have written contracts. This proportion has not changed between 2010 and 2015. Women, though, are considerably more likely than men to have written contracts. In 2015, 88.8 percent of women in the formal sector had written contracts, compared to 80.8 percent of their male counterparts. Almost two-thirds of formal sector workers have permanent employment contracts, although this proportion has declined slightly from 68.8 percent to 64.6 percent over the period. This decline has occurred for both men and women. Women are slightly more likely to have permanent contracts than men (65.8 percent compared to 63.5 percent), but are at the same time considerably more likely to have contracts of limited duration (18.2 percent compared to 13.1 percent).

Table 22: Employment conditions of formal sector employed by sex, 2010 to 2015

	Female		Male		Total	
	2010	2015	2010	2015	2010	2015
Contract type						
Written contract	87.6	88.8	81.8	80.8	84.1	84.1
Verbal contract	7.6	7.0	10.5	11.3	9.4	9.5
Contract duration						
Limited duration	13.3	18.2	11.0	13.1	11.9	15.2
Permanent	69.4	65.8	68.1	63.5	68.8	64.4
Unspecified duration	12.6	11.7	13.2	15.5	13.0	14.0
Employer contributions						
Pension	51.7	52.2	51.7	50.5	51.7	51.2
UIF	56.7	61.1	61.6	65.8	59.6	63.9
Medical aid	37.1	35.1	34.0	31.4	35.2	32.9
Leave entitlements						
Paid leave	68.5	68.8	65.3	65.5	66.6	66.8
Sick leave		74.2		70.0		71.8
Parental leave		63.0		31.0		57.2
Hours worked						
0-19 hours	2.6	3.8	0.8	1.3	1.5	2.3
20-39 hours	12.3	12.4	5.2	4.7	8.0	7.9
40-44 hours	45.1	46.8	41.7	42.0	43.1	44.0
45-49 hours	24.3	22.5	28.7	28.5	27.0	26.0
50+ hours	15.6	14.2	23.4	23.0	20.3	19.3

Source: Own calculations using Statistics South Africa (2010, 2015).

Notes: Shares may not add to 100 due to the presence of unspecified or not applicable categories.

The majority of workers in the formal sector have employers that make contributions to the Unemployment Insurance Fund (UIF) and to pension funds on their behalf. UIF contributions are more widespread than contributions to pension funds: in 2015, 63.9 percent of formal sector workers reported that their employers made contributions to the UIF on their behalf, compared to 51.2 percent for pension funds. The proportion of workers reporting pension contributions is relatively similar between males and females, although relatively fewer females report positively with respect to UIF contributions (61.1 percent compared to 65.8 percent for males). The prevalence of employer contributions to the UIF has increased for both males and females between 2010 and 2015, and is marginally higher for pension contributions. Only around one-third (32.9 percent) of formal sector workers report that their employer makes medical aid contributions on their behalf, down from 35.2 percent five years earlier. The proportion is somewhat higher for females than for males, although both have seen declines over the period.

The majority of formal workers report being entitled to leave—paid, sick or parental leave. For paid and sick leave, these proportions are two-thirds or above, while only 57.2 percent report being entitled to parental (i.e. maternity or paternity) leave. Close to two-thirds (63.0 percent) of women report being entitled to maternity leave, although just 31.0 percent of men report being entitled to paternity leave. Proportionately more women are entitled to paid and sick leave than men.

Finally, 70.0 percent of the employed in the formal sector report usual working hours of between 40 and 49 hours per week in 2015. For a five-day work week, this equates to between 8 and just less than 10 hours per day. The majority (44.0 percent) of these, though, work between 40 and 44 hours per week. Approximately one in five formal sector workers work 50 hours or more per week. This means that only around one in ten workers in the formal sector work fewer than 40 hours per week. Relatively fewer women than men work particularly long hours: only 14.2 percent of female formal sector workers work 50 hours or more per week, compared to 23.0 percent of males. For work weeks of 45 hours or more, these proportions rise to 36.7 percent and 51.5 percent respectively. What is clear, then, is that relatively more women work part-time—defined here as fewer than 40 hours per week. Even so, this proportion is only 16.2 percent, potentially indicating that this type of flexibility, which may be particularly important for women with children, is relatively uncommon.

4.3.4 Remuneration

4.5.4.1 Labour market earnings

Labour market earnings—or wages—are key to understanding women's position within the labour market. There is a vast amount of evidence from around the world that women are disadvantaged relative to their male counterparts in terms of remuneration: women generally tend to earn less for the same work. Furthermore, since women are distributed differently across occupational and industrial categories to men, we would also expect there to be differences in the distribution of earnings. Finally, women may be disadvantaged in terms of earnings due to the interruption of their labour market participation due to pregnancy and child-rearing; thus, for example, a woman may be identical to a man in all respects but, due to leaving the labour market to have children, the woman may have less experience and lower wages.

South Africa's only official nationally representative source of detailed wage data is the Labour Market Dynamics Survey. Based on this data, it is possible to calculate the distribution of workers across various monthly earnings categories. This distribution for 2013 is presented for males and females in Table 23, with some of the original categories in the survey collapsed to increase sample size.⁵ Roughly ten percent of respondents refused to provide answers to the question. Nationally, nearly a quarter of the employed (24.0 percent) earn between R1 001 and R2 500 per month. A further 16.1 percent earn between R2 501 and R4 500 per month, while 17.9 percent earn between R4 501 and R11 000 per month. Altogether, 38.9 percent of respondents (or 43.5 percent of respondents who provided wage information) earned no more than R2 500 per month.

⁵

More detailed distributions, in the form of cumulative density functions, can be found in Appendix B.

Table 23: Distribution of the employed across monthly wage bands, by sex, 2013

	Female	Male	Total	Female Share
None	0.8	0.6	0.7	51.2
R1-R500	6.4	4.4	5.2	53.3
R501-R1 000	12.1	6.6	9.0	59.0
R1 001-R2 500	27.1	21.6	24.0	49.5
R2 501-R4 500	13.9	17.8	16.1	37.8
R4 501-R11 000	15.8	19.6	17.9	38.6
R11 001-R30 000	12.4	14.1	13.4	40.8
R30 000+	2.0	3.9	3.0	28.6
Refuse	9.4	11.5	10.6	39.0
TOTAL	100.0	100.0	100.0	43.8

Source: Labour Market Dynamics Survey, 2013

Notes: Figures are in percentage

Sex disaggregations reveal that women are more likely to be located in lower earnings categories, and less likely to be located in higher earnings categories than men. This can be seen in the female share within each category: while women account for 43.8 percent of the employed, they represent more than 50 percent of individuals in the bottom three wage categories compared to just 28.6 percent of those in the top category. This means that, amongst respondents reporting wage data, 51.2 percent of women earn no more than R2 500 per month compared to 33.2 percent of men. This has implications for women's command over economic resources and not only their own poverty status, but also that of their households. Thus, we would expect to—and will in section 6.1—see that females are more likely than males to be poor.

Between 2010 and 2013, although there has been real growth in mean wages for both men and women, there has been a decline in median wages (Table 24).⁶ This is due to the sensitivity of mean wages to the distribution. In other words, increasing inequality such as we continue to see in South Africa is able to impact the mean relatively strongly through the presence of unusually large (outlier) values. The median, though, is much less sensitive to outliers at the top of the distribution. What the data suggests then is an increasing proportion of the employed being located within lower wage categories. The median wage for females declined by around 4.9 percent, while that of males declined by 5.6 percent over the period. This confirms the challenging nature of the struggle against inequality in South Africa.

⁶

The median value of a set of values is the middle value, i.e. the value for which half the observations have lower values and half the observations have higher values.

Table 24: Real mean and median monthly wages by sex, 2010 and 2013

	2010		2013	
	Mean	Median	Mean	Median
Male	8 250	3 813	9 994	3 600
African	5 872	3 050	7 083	3 100
Coloured	6 345	3 754	12 053	3 200
Asian	14 741	8 799	11 844	7 000
White	19 199	14 078	24 850	12 000
Female	5 807	2 628	7 277	2 500
African	4 340	2 033	5 323	2 000
Coloured	5 128	2 796	8 904	2 700
Asian	9 564	7 626	12 146	6 500
White	12 147	9 033	16 357	10 000

Source: Labour Market Dynamics Survey, 2010; 2013

Notes: Wages in 2010 are deflated to 2013 Rands using headline CPI as published by Statistics SA. The published headline CPI equals 100 in December 2012. The average index for 2010 is 88.16 and for 2013 is 103.43. Individuals with wage values above R1 million per month—8 in 2010 and 28 in 2013—are excluded in both years.

There are, though, important differences between race groups too, such that median wages for White women in 2013 are higher than for all other groups except White men and five times the median wage for African women. Not only are African women the race-gender group with the lowest median wage in 2013, they also experience the largest within-race gender gap. Median wages for African females are 64.5 percent of those of their male counterparts, compared to 84.4 percent amongst Coloureds, 92.8 percent amongst Asians and 83.3 percent amongst Whites. Such differences between women of different races points to the importance of ensuring that policies aimed at empowering women are appropriately nuanced to deal with the differing challenges faced by each of these groups in the context of potentially widely differing resources and networks. As indicated, one of the reasons for differences in the distribution of wages for men and women relates to differences in the distribution of the employed across different occupations and industries. However, there are a variety of factors correlated with low pay in South Africa, particularly given the country's long history of exclusionary policies. Table 25 documents the incidence of low-paid work in South Africa over a six-year period between 2001 and 2007, with low pay being defined as earning less than US\$ 2 per day (PPP). The data confirms that Africans, followed by Coloureds, were most likely to be engaged in low-paid work, with four out of ten African workers earning below US\$2 per day in 2007 despite a significant decline over the period. Similarly, young workers—particularly those under the age of 25 years—and those with relatively low educational attainment were most likely to be earning low pay.

Table 25: Incidence of low-paid work, 2001-2007

	2001	2003	2005	2007	2001-2007
Overall	37.6	38.1	38.4	32.4*	-5.2*
By Race					
African	49.2	49.2	49.1	41.7*	-7.5*
Coloured	35.9	33.6	28.2	26.2	-9.7*
Asian	10.6	9.1	14.7	7.2	-3.4
White	4.1	2.6	7.9*	1.7*	-2.4*
By Sex					
Male	33.4	34.1	35.2	29.4*	-4.0*
Female	43.5	43.2	43.0	36.4*	-7.1*
By age group					
15-24 years	52.9	51.4	50.9	41.0*	-11.9*
25-34 years	36.5	38.9	41.4	35.1*	-1.3
35-44 years	33.8	35.1	33.9	29.4	-4.4
45-54 years	35.0	34.4	32.5	26.7	-8.3*
55-65 years	40.7	39.8	35.6	30.2	-10.5*
By educational level					
None	75.0	78.1	72.5	67.4	-7.6
Grade 0-6	67.3	68.8	64.3	64.4	-2.8
Grade 7-11	46.7	49.3	51.0	44.8*	-1.9
Grade 12	19.1	21.5	25.7*	21.3	2.1
Diploma/Certificate, no Gr.12	7.5	6.8	13.1	6.7	-0.8
Diploma/Certificate with Gr. 12	4.4	5.1	8.3	4.4*	0.0
Degree	20.0	2.1	2.5	1.2	-0.8
By sector					
Formal	27.5	28.3	29.3	25.1*	-2.4
Informal	73.8	73.7	73.4	61.2*	-12.7*
Domestic work	87.7	88.1	83.7*	76.2	-11.5*

Source: Oosthuizen, 2012

Notes: An asterisk (*) denotes statistical significance at the 0.05 level between consecutively reported years or for the period as a whole. All figures are in percentages.

From the perspective of gender, the evidence suggests that women are considerably more likely to be engaged in low-paid work than their male counterparts, confirming the distributions presented earlier. Furthermore, while there is a large gap in the incidence of low pay between the formal and informal sectors, it is the domestic work sector (private households) where individuals are most likely to be low-paid. As shown earlier, these workers are predominantly women. These findings echo those of Casale and Posel (2002) who find that female employment is associated with low earnings, little protection and insecure working conditions.

4.3.4.2 The gender wage gap

The gender wage gap is evident throughout the world, with women earning on average less than their male counterparts. Two factors that influence the gender wage gap are occupational segregation and gender discrimination in the labour market. However, social and cultural contexts, and education and career choices also have an impact (Son and Kakwani, 2006). In South Africa the gender wage gap may reflect various factors. The first is sex-based differences in skills and qualifications.

If women plan on being primarily involved in household and family responsibilities, they may choose to invest in less formal education and on-the-job training than men. The lack of investment leads to lower earning potential. Another factor is the wage structure. Men's greater employment experience than women, combined with the positive link between experience and wages, implies higher wages for men. Hence, the higher the return to experience the larger the gender wage gap. However a substantial portion of the wage gap is unexplainable and potentially the result of discrimination (Muller, 2009).

Ntuli (2007) studied the gender wage gap in South Africa and found that the gender wage gap declined as one moves from the bottom of the earnings distribution to the upper tail. Ntuli (2007) concluded that if the gender wage gaps were the result of discrimination then women in the upper quantiles will become more disadvantaged over time.

Bhorat and Goga (2013) investigated the gender wage gap further using Labour Force Surveys for 2001 and 2005. Some of their results are presented in Table 26. The data suggests that there was a significant gender wage gap across all race groups in 2001. However, the gender gap decreased between 2001 and 2005. Furthermore, groups with greater labour market skills showed an increase in the gender wage gap over time. Therefore, the wage gap was larger for more Whites and Asians.

Furthermore, Bhorat and Goga (2013) investigated whether men earn more than women in any single year and whether the earnings gap increased over time. They found that South African women earned less than men, on average, in 2001 and 2005 and that the gender wage gap increased over time; women earned 18 percent less than men in 2001 and 20 percent less in 2005. However, the determinants of wages may be different for men and women when estimating the gender wage gap. The authors found that there are some unexplained portions of the gender wage gap that may be due to unobservable factors, such as discrimination, networks, motivation and leadership ability.

Table 26: Gender wage gaps (real mean hourly earnings), 2001-2005

	Female-to-Male Ratio		Percent change	
	2001	2005	Female	Male
TOTAL	0.77	0.79	7.96	4.60
By Race				
African	0.80	0.86	20.14 *	12.05 *
Coloured	0.81	0.84	27.79 *	22.36
Asian	0.78	0.68	-4.67	10.65
White	0.72	0.70	3.46	7.52
By Occupation				
Manager (HS)	0.87	0.92	14.91	9.23
Professional (HS)	0.77	0.78	5.49	4.64
Clerical (SS)	0.95	0.88	5.04	13.05
Service (SS)	0.73	0.66	-15.36	-6.78
Skilled Agriculture & Fishing (SS)	0.30	0.21	-33.72	-7.47
Craft & Trade	0.52	0.53	-7.06	-9.23
Operator & Assembler	0.82	0.85	17.72	12.96 *
Elementary (US)	0.80	0.76	14.41	20.43 *
Domestic Workers (US)	0.94	0.93	21.43 *	22.44
By Education				
None	0.56	0.56	24.81 *	23.19
Incomplete GET (Gr 1-8)	0.61	0.63	5.65	2.40
Complete GET (Gr 9-11)	0.63	0.66	-6.18	-10.25
Matric (Gr 12)	0.78	0.74	-9.06	-4.77
Diploma (no Gr 12)	0.83	0.85	-1.46	-3.43
Diploma (with Gr 12)	0.77	0.80	5.35	1.52
Degree	0.74	0.78	21.61	14.41

Source: Bhorat and Goga (2013).

Notes: HS means "High skilled", SS means "Skilled" and US means "Unskilled".

4.3.4.3 Women as taxpayers

One of the important contributions of women to the economy is as taxpayers. The South African Revenue Service now publishes annual tax statistics, which enable us to better understand the composition of the tax base and the contribution of different groups to government tax revenue. Importantly from the perspective of this report, it is also possible to analyse the distribution of men and women across tax brackets.

Women are likely to make up a smaller proportion of the income tax base in South Africa as they tend to have lower levels of labour market participation and higher levels of unemployment than men. In addition, women tend to earn lower wages than men, meaning that even those women who are paying tax tend to pay smaller overall amounts of income tax than men. Table 1 illustrates that women made up only 43.0 percent of income taxpayers in 2013, up marginally compared with 2010 figures. This increase was mainly due to more females than males becoming liable for submitting tax returns as their earnings rose above the assessment threshold (SARS, 2014). Further, women earned just 36.5 percent of taxable income in 2013 and contributed only 30.1 percent of all tax assessed. The reason for this is clear when comparing average taxable income of men and women: while women earned an average of R193 908 in 2013 and were liable for R30 627 in tax, the average taxable income for men was R254 347, resulting in an average amount of R53 621 tax paid for men (SARS, 2014). This means that, on average, women earned 28.1 percent less and were liable for 40.8 percent less tax than males in 2013 (SARS, 2014).

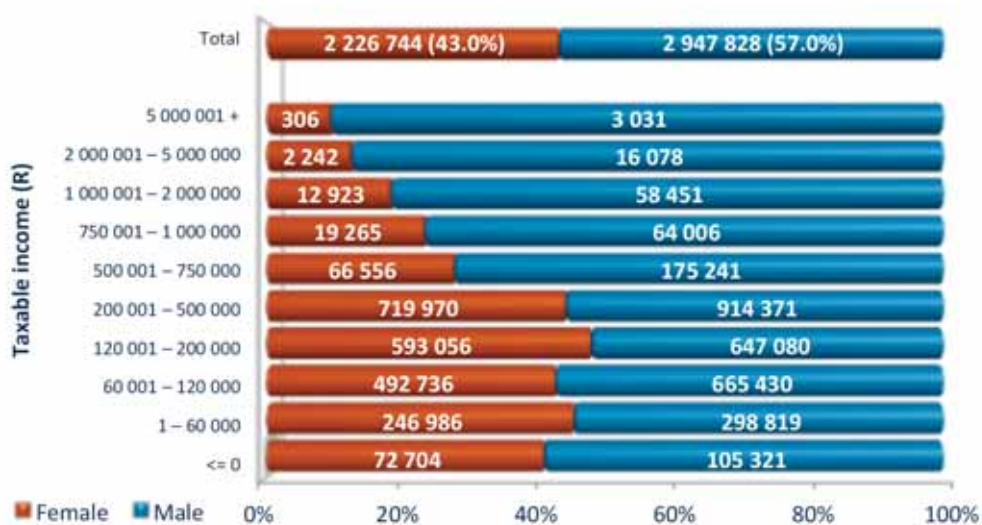
Table 27: Assessed individual taxpayers by sex, 2010 and 2013

Tax year	2010 [94.7% assessed]			2013 [79.8% assessed]		
	Number of taxpayers	Taxable income (R million)	Tax assessed (R million)	Number of taxpayers	Taxable income (R million)	Tax assessed (R million)
Female	2 207 322	312 507	50 626	2 226 744	431 784	68 199
Male	3 028 513	571 924	125 440	2 947 828	749 770	158 064
Total	5 235 835	884 432	176 066	5 174 572	1 181 554	226 263
Percentage of total						
Female	42.2%	35.3%	28.8%	43.0%	36.5%	30.1%
Male	57.8%	64.7%	71.2%	57.0%	63.5%	69.9%
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

Source: SARS 2014 Tax Statistics

Breaking down income tax payment by broad income tax bands indicates that women make up smaller proportions of high-income earners than men. Figure 10 gives the proportion of male and female taxpayers in each income band. While women made up over 40 percent of income taxpayers in bottom five income brackets (including annual incomes of 0 to 500 000), this proportion drops substantially as annual income increases. Only 23.1 percent of taxpayers with taxable income between R750 000 and R1 million in 2013 were women. Further, women made up only 9.2 percent of taxpayers in the highest income bracket.

Figure 10: Male and female assessed individual taxpayers by taxable income group, 2013



Source: SARS 2014 Tax Statistics

4.4 Unemployment

4.4.1 The narrow unemployed

Unemployment remains one of the key socioeconomic challenges facing South African society. Despite employment growing more rapidly than the working age population, the unemployment rate has continued to inch upwards as labour force participation rates rise. By 2015, 26.3 percent of the labour force was unemployed according to the official definition of unemployment (Table 28).

There are, though, marked differences in unemployment rates for different groups within the broader population. Africans are more often unemployed than other race groups, although the gap between Africans and Coloureds has narrowed to 5.5 percentage points over the period. In 2015, 29.7 percent of Africans and 23.2 percent of Coloureds were unemployed, with unemployment rates for Asians and Whites estimated at 15.7 percent and 7.2 percent respectively.

Unemployment also has a strong age dimension to it. The unemployment rate for 15 to 24 year olds, at 50.3 percent in 2015, is almost double the national average and six times that of 55 to 65 year olds, which is just 8.4 percent. Higher levels of education are also associated with lower rates of unemployment. Amongst degree-holders, the unemployment rate is just 6.6 percent, rising to 16.7 percent for individuals with diplomas and certificates, and 27.0 percent for individuals with matric certificates. Individuals in the lowest educational category—those with no or only primary education—have an unemployment rate that is slightly lower than the national average, but that is eight percentage points lower than that for individuals with incomplete secondary education. This lower unemployment rate for the least educated is related to the fact that most individuals with only primary education are relatively old and entered the labour force when average education levels were lower, allowing them to find employment.

Table 28: Narrow unemployment rates by sex, 2010-2015

	Female			Male			Total		
	2010	2015	%	2010	2015	%	2010	2015	%
TOTAL	27.1	28.7	5.7	23.3	24.4	4.5	25.0	26.3	5.2
By race									
African	31.7	32.1	1.3	27.3	27.6	1.1	29.3	29.7	1.3
Coloured	22.1	25.2	14.2	21.4	21.5	0.2 †	21.7	23.2	6.9
Asian	10.8	17.5	61.5	8.0	14.6	81.4	9.1	15.7	72.6 †
White	7.0	7.7	10.2	5.6	6.8	21.4	6.2	7.2	15.7
By age									
15-24 years	54.8	55.2	0.7	47.2	46.4	-1.6	50.5	50.3	-0.4
25-34 years	33.2	34.8	4.8	26.7	28.7	7.6	29.6	31.4	6.3
35-44 years	19.5	23.2	19.3 *	16.9	17.9	5.9	18.1	20.3	12.4 †
45-54 years	12.4	15.1	21.7	12.5	15.0	19.6	12.5	15.0	20.6 *
55-65 years	6.1	7.0	13.8	8.1	9.6	18.0	7.3	8.4	15.3
By education									
Primary	22.2	24.6	11.2	23.9	25.4	6.6	23.1	25.1	8.5
Inc. Secondary	34.7	37.0	6.5	29.6	30.0	1.4	31.8	33.1	4.0
Matric	30.4	30.2	-0.7	23.3	24.2	4.2	26.5	27.0	1.8
Dipl/Cert	14.2	19.4	35.9 *	10.8	13.9	28.6	12.6	16.7	32.8 *
Degree	6.5	6.0	-8.0	4.3	7.3	71.0	5.3	6.6	25.6

Source: Own calculations using Statistics South Africa (2010, 2015)

Notes: †. An asterisk denotes statistical significant changes at the 95 percent confidence level, while a dagger (†) denotes statistical significant changes at the 90 percent confidence level.

Women are more likely to be unemployed than men, with the unemployment rate for women estimated at 28.7 percent in 2015 compared to 24.4 percent for men. Further, across almost all covariates presented in Table 29, the unemployment rate for women is higher than for men. The few exceptions are for individuals over the age of 45 years; for individuals with primary

education and for individuals with degrees. What the data highlights is that women continue to face disadvantages within the labour market, but that these seem to be mitigated by higher education. African women, young women and women without post-secondary education experience particularly high unemployment rates. However, although men's unemployment rates are somewhat lower, these same characteristics denote higher rates of unemployment amongst men too. These findings correspond with earlier findings that identify young African females as particularly disadvantaged within the labour market. For example, using 2002 data and the expanded definition of employment, Bhorat and Oosthuizen (2006) find that 55.5 percent of African females were unemployed, compared to 48.2 percent of females, 42.9 percent of African males and 41.8 percent nationally.

4.4.2 The non-searching unemployed

Our focus on the official definition of unemployment means that we have, thus far, ignored an important group within the broader labour market. This group is the group of non-searching unemployed—also known as discouraged workseekers—and, definitionally, the only difference between the non-searching unemployed and those defined as unemployed according to the official definition of unemployment is that the latter have taken active steps to find work or start their own businesses. Indeed, research by Kingdon and Knight (2000) argues that discouraged workseekers should be included within the unemployed when unemployment rates are very high: “[in] such conditions the joblessness of the non-searching unemployed is at the least no less entrenched and no less clearly associated with destitution than is that of the searching unemployed”.

Table 29 presents the demographic characteristics of the non-searching unemployed for 2010 and 2015. What is immediately evident is that the number of discouraged workseekers has increased rapidly over the past five years, growing by 4.9 percent per annum. Thus, although the official unemployment rate increased only gradually over the period, the expanded unemployment rate has risen more rapidly. This was particularly true during the early part of the post-recession period (DPRU 2013). The vast majority of this increase was attributable to Africans, who accounted for 93.6 percent of the non-searching unemployed in 2015.

Table 29: Composition of the non-searching unemployed by sex, 2010-2015

	2010		2015		Change		
	'000s	Share	'000s	Share	'000s	Percent	
TOTAL	1 890	100.0	2 397	100.0	507	4.9 p.a.	*
By race							
African	1 777	94.0	2 245	93.6	468	4.8 p.a.	*
Coloured	84	4.4	85	3.5	1	0.2 p.a.	
Asian	13	0.7	30	1.2	17	18.4 p.a.	
White	17	0.9	38	1.6	21	17.2 p.a.	†
By age							
15-24 years	607	32.1	674	28.1	67	2.1 p.a.	
25-34 years	684	36.2	857	35.7	173	4.6 p.a.	*
35-44 years	348	18.4	504	21.0	156	7.7 p.a.	*
45-54 years	199	10.5	272	11.4	73	6.5 p.a.	*
55-65 years	52	2.7	90	3.7	38	11.6 p.a.	*
By education							
Primary	498	26.3	494	20.6	-4	-0.1 p.a.	
Inc. Secondary	900	47.6	1 169	48.8	270	5.4 p.a.	*
Matric	421	22.3	578	24.1	157	6.5 p.a.	*
Dipl/Cert	61	3.2	116	4.9	55	13.6 p.a.	*
Degree	1	0.0	16	0.7	15	97.6 p.a.	*

	2010		2015		Change		
	'000s	Share	'000s	Share	'000s	Percent	
FEMALE	1 060	100.0	1 338	100.0	278	4.8 p.a.	*
By race							
African	1 001	94.4	1 251	93.5	250	4.6 p.a.	*
Coloured	46	4.4	47	3.5	1	0.2 p.a.	
Asian	4	0.3	16	1.2	13	34.4 p.a.	*
White	9	0.9	24	1.8	15	21.5 p.a.	†
By age							
15-24 years	321	30.3	339	25.3	18	1.1 p.a.	
25-34 years	379	35.8	488	36.5	109	5.2 p.a.	*
35-44 years	219	20.6	308	23.0	89	7.1 p.a.	*
45-54 years	120	11.4	165	12.3	44	6.4 p.a.	*
55-65 years	21	0.9	39	2.9	18	13.5 p.a.	*
By education							
Primary	253	23.8	257	19.2	4	0.3 p.a.	
Inc. Secondary	521	49.2	656	49.0	135	4.7 p.a.	*
Matric	242	22.9	324	24.2	82	6.0 p.a.	*
Dipl/Cert	41	3.8	82	6.1	41	15.0 p.a.	*
Degree	0.31	0.0	8	0.6	8	93.9 p.a.	*
MALE	830	100.0	1 059	100.0	229	5.0 p.a.	*
By race							
African	776	93.4	994	93.8	218	5.1 p.a.	*
Coloured	37	4.5	38	3.6	1	0.2 p.a.	
Asian	9	1.1	14	1.3	4	8.3 p.a.	
White	8	1.0	14	1.3	6	11.5 p.a.	
By age							
15-24 years	286	34.5	335	31.7	49	3.2 p.a.	
25-34 years	305	36.7	369	34.8	369	3.9 p.a.	
35-44 years	129	15.6	196	18.5	67	8.7 p.a.	*
45-54 years	79	9.5	108	10.2	29	6.5 p.a.	†
55-65 years	31	3.8	51	4.8	20	10.2 p.a.	†
By education							
Primary	245	29.5	238	22.4	-8	-0.6 p.a.	
Inc. Secondary	378	45.6	513	48.4	135	6.3 p.a.	*
Matric	179	21.5	254	24.0	75	7.3 p.a.	*
Dipl/Cert	21	2.5	35	3.3	14	10.8 p.a.	
Degree	0	0	7	0.7	7	-	

Source: Own calculations using Statistics South Africa (2010, 2015)

Notes: 1. An asterisk denotes statistical significant changes at the 95 percent confidence level, while a dagger (†) denotes statistical significant changes at the 90 percent confidence level.

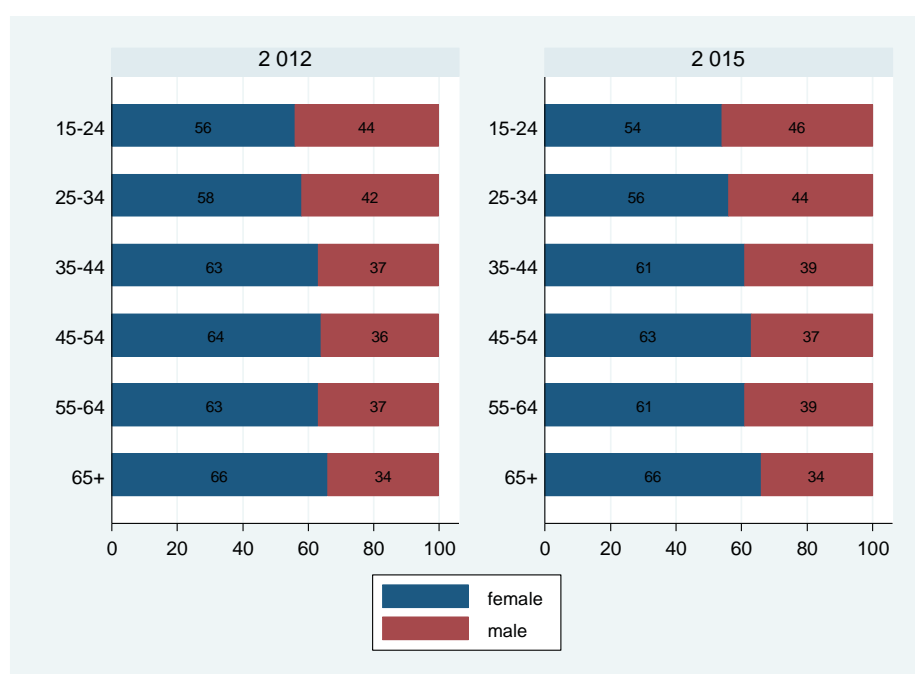
Most of the non-searching unemployed are classified as youth: 15 to 24 year olds account for 28.1 percent and 25 to 34 year olds account for 35.7 percent. However, most of the growth over the period occurred amongst those between the ages of 25 and 44 years. This group accounts for 64.9 percent of the total increase in non-searching unemployment. Although small in absolute terms, the most rapid rates of growth are observed for older cohorts. In terms of education, there has been a shift between 2010 and 2015 in the concentration of non-searching unemployment from those without completed secondary (i.e. primary or incomplete secondary) to those with incomplete or complete secondary education. More than 84 percent of the growth in the number of non-searching unemployed over the period can be attributed to the latter two educational categories. This is the result of stagnation in the number of non-searching unemployed with primary education over the period, combined, with rapid growth among those with matric certificates.

Women account for the majority of the non-searching unemployed. In 2015, 55.8 percent of the non-searching unemployed were women, compared to 43.8 percent of employment. The profile of female discouraged workseekers is, though, remarkably similar to that of males, apart from age. A smaller proportion of female discouraged workseekers are under the age of 25 years than is the case for males (25.3 percent compared to 31.7 percent), while a larger proportion is aged 35 to 44 years (23.0 percent compared to 18.5 percent). As is observed overall, the most rapid rates of growth amongst female non-searching unemployed occurred amongst Asians and Whites (although off very low bases); amongst older cohorts; and amongst more highly educated cohorts (once again, off very low bases).

4.4.3 The NEETs

A group that is receiving increasing attention is the so-called 'NEETs'—individuals that are not employed or in education or training. This group, which is neither engaged in the labour market nor preparing for engagement in the labour market, is regarded as an important threat to social stability in South Africa (HET, 2014). Current estimates are that this group numbers 7.7 million, a figure that includes only youth aged 15 to 34 years. As Figure 11 indicates, the majority of NEETs are actually female. In 2015, 54 percent of NEETs aged 15 to 24 years was female, rising slightly to 56 percent amongst 25 to 34 year olds.

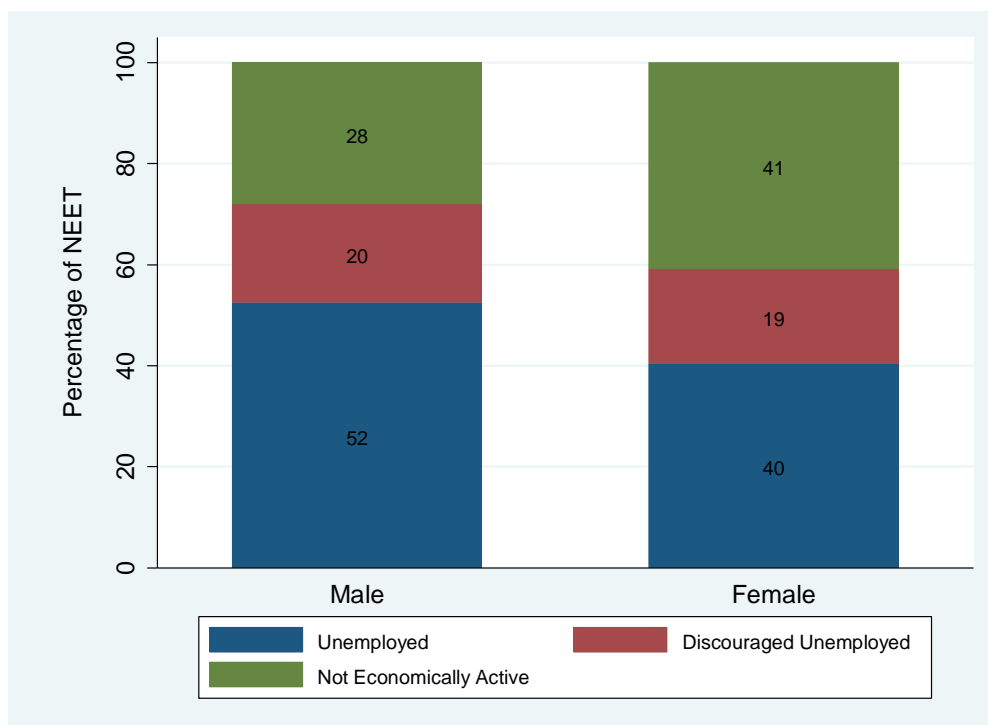
Figure 11: Sex breakdown of NEETs, 2012 and 2015



Source: Own calculations using QLFS 2012:Q3 and 2015:Q1.

Although not in employment, education or training, NEETs may be classified as either unemployed (searching), non-searching unemployed (discouraged workseeker) or not economically active. Male and female NEETs differ significantly in terms of their labour market status (Figure 12). The majority (52 percent) of male NEETs between the ages of 15 and 34 years are actively searching for employment, while 28 percent are not economically active. In contrast, 41 percent of female NEETs are not economically active, with a further 40 percent actively seeking work. This difference is related to the fact that at least some proportion of females classified as NEETs are likely to be homemakers and/or to be rearing small children, which would make them not economically active.

Figure 12: NEETs' labour market status by sex (15 to 34 year olds), 2015



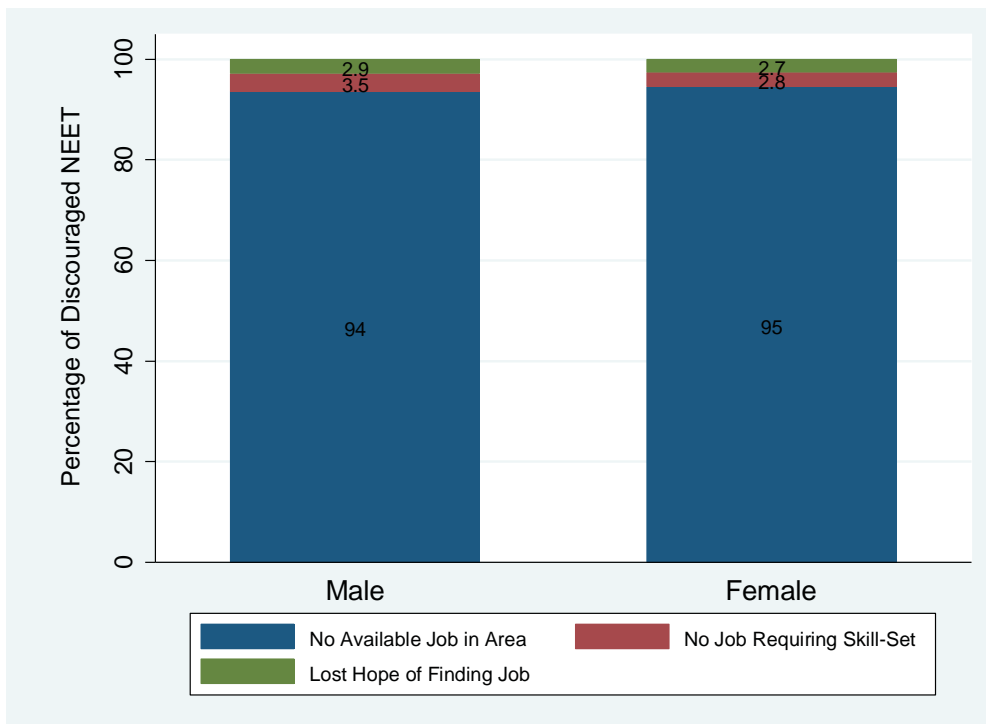
Source: Own calculations using QLFS 2015:1.

Notes: NEETS are restricted to those aged 15-34 years in 2015.

Although discouraged workers represent a small sample of NEETs, it is worth investigating why discouraged NEETs do not actively seek employment. As Figure 13 illustrates, the overwhelming reason is a lack of available jobs in the area; and this is true for both men and women. Apart from reinforcing the notion of there being a general lack of jobs in South Africa, this also points to the critical geographical dislocations that characterise South Africa, where there is a mismatch between the spatial distribution of economic activity and the distribution of the population. A further interesting point to note is that even though they are referred to as 'discouraged' workseekers, only a tiny minority (less than three percent for both sexes) reports that they have lost hope of finding a job.

In terms of the economically inactive within the NEET population between the ages of 15 and 34 years, the majority of women are homemakers (Figure 14). A further 16 percent classify themselves as students. For men, the most often reported reasons for not wanting to work are student (23 percent), homemaker (23 percent) and health reasons (20 percent).

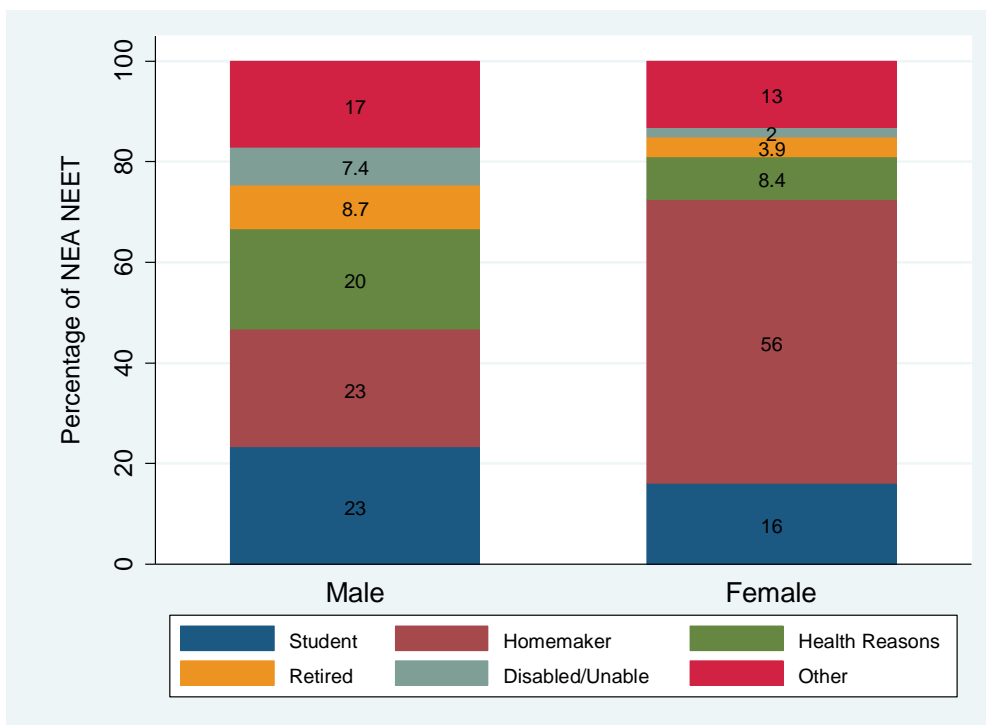
Figure 13: Reason discouraged workseekers are not seeking work, by sex, 2015



Source: Own calculations using QLFS 2015:1.

Notes: NEETs are restricted to those aged 15-34 years in 2015.

Figure 14: Reasons economically inactive individuals do not want to work by sex, 2015



Source: Own calculations using QLFS 2015:1.

Notes: "Other" includes those who are a) Too old to work / Retired, b) Too young to work, c) Are pregnant and d) Did not specify why there were not working. NEETs are restricted to those aged 15-34 in 2015.

4.5 The Status of Women in the Labour Market

The centrality of the labour market to women's ability to interact with the broader economy should not be understated. An environment that empowers women to effectively engage in the labour market and be productive is essential in order to eliminate some of the various economic inequalities that exists between men and women. Importantly, allowing women to take up productive employment helps ensure that broader society is able to directly reap some of the benefits of the investment in women's education.

Unfortunately, though, the labour market continues to underperform more than six years after the financial crisis and the resulting recession. This has impacted significantly on labour market behaviour, sending many potential workers into a state of non-searching unemployment. Nevertheless, employment has gradually recovered and women have increasingly been able to find work. Female employment over the past five years has increased by 2.5 percent per annum, slightly faster than the rate for males. Despite this increase, the entry of jobseekers into the labour force has been more rapid, putting upward pressure on unemployment rates. In 2015, the unemployment rate is estimated at 28.7 percent for women and 24.4 percent amongst men.

Gains in employment have been located within different groups—older women, for example, have seen employment rise rapidly, while African women have accounted for more than 100 percent of net employment growth. Employment gains have also, encouragingly, accrued to women across the educational distribution, from incomplete secondary education to degrees. Of concern, perhaps, is that women's employment is concentrated more heavily within a few service sectors—the tertiary sector accounting for a full 84.0 percent of female employment. Specifically, CSP services, which includes government, is responsible for employing nearly one in three women. This exposes women relatively more to downturns or employment cutbacks in these sectors. Thus, one of the benefits of encouraging female participation in previously male-dominated sectors of the economy will be the amelioration of this vulnerability.

Despite gains in educational attainment, women are more likely than men to be employed in low-skilled occupations. Elementary occupations and domestic work account for 22 percent and 14 percent of female employment, compared to 24 percent and 0.5 percent of male employment. This is an area for closer monitoring, particularly if females maintain their advantage over males in terms of educational outcomes at younger ages. The effects of this advantage may already be emerging as the data reveals that a slightly higher proportion of female than male employment is accounted for by professionals (although they continue to lag in managerial occupations).

Women typically enjoy more secure employment than men. Women are less likely than men to be employed in the informal sector, where they may be particularly vulnerable. Within formal employment, women are more likely to have written contracts, medical aid contributions, and leave entitlements (paid, sick and parental) and less likely to work long hours. They are, though, more likely to be employed on limited duration contracts. In terms of remuneration, however, there remains a significant gap between men and women. Women dominate lower earnings categories—a finding borne out on the basis of multiple data sources including household survey data and tax data—far in excess of their share of total employment, and mean and median wages are lower. The evidence suggests that at least part of this relates to women's involvement in domestic work, with three-quarters of domestic workers in 2007 classified as low-paid, compared to 61 percent of those in the informal sector and 25 percent of those in the formal sector.

It is important here to acknowledge the impact of apartheid in terms of the spatial mismatch between economic activity and population. This is particularly important in the context of the fact that working age women are more likely to be located in the former homeland areas than their male counterparts (29.8 percent of working age women, compared to 27.3 percent of men). These areas are characterised by low levels of formal sector economic activity and workseekers are often confronted by high costs associated with seeking employment.

Overall, then, the evidence suggests a rather mixed picture with improvements observed in some areas and persistent disadvantages in other areas. Certainly, though, educational improvements bode well for gender equality in the broader labour market. The key issue within the labour market remains: there are simply not enough jobs for the population, irrespective of gender. Achieving equality within this context rings hollow, in some respects, if it is achieved at low employment-to-population rates and high unemployment rates.



5.

ACCESS TO CREDIT,
LAND AND PROPERTY

5. ACCESS TO CREDIT, LAND AND PROPERTY

5.1 Access to Credit

5.1.1 Financial inclusion globally

In many emerging markets, less than half of the population has an account with a formal financial institution. In Sub-Saharan Africa, only 34 percent of individuals 15 years of age and older have a bank account, 16 percent have formal savings, and 6 percent have engaged in formal borrowing (World Bank 2014) (Table 30). Despite progress over the last four years – 24 percent of adults had bank accounts in 2011 – these figures are extremely low.

When comparing these figures to other regions, the Middle East is the only other region that has a lower proportion of adults with bank accounts. However, this is due to laws and cultural norms in some countries that restrict access to credit for women – men are twice more likely to have a bank account than women in the Middle East even though financial inclusion is low in the region overall (World Bank 2014).

Table 30: Share of adults (15+ years) with Bank Accounts, Formal Savings or Formal Borrowing, 2014

	Bank Account	Formal Savings	Formal Borrowing
High-Income OECD Countries	94	52	18
East Asia and Pacific	69	36	11
Europe and Central Asia	51	8	12
Latin America and the Caribbean	51	14	11
South Asia	46	13	6
Sub-Saharan Africa	34	16	6
Middle East	14	4	6
Average	51	20	10

Source: World Bank Financial Inclusion/ Global Findex Database

Development theory suggests that increasing access to finance can be a critical mechanism for lowering persistent income inequality, as well as generating economic growth (Levine 2004). Without inclusive financial systems, poor individuals and small enterprises need to rely on their own limited savings and earnings to invest in their education, become entrepreneurs, or take advantage of promising growth opportunities (United Nations 2008).

Deficient financial inclusion within the developing world presents even more of a challenge for women who are typically constrained in accessing to credit to a greater extent than men. In some countries, the male-dominated world of banking is particularly hard for women to navigate. Further, in developing countries where women are legally able to access finance, they are typically not deemed creditworthy due to the fact they likely do not hold formal jobs or possess the title to their houses (United Nations 2008). The residual of women who are able to obtain credit in the developing world may often be charged extremely high interest rates by microfinance firms; typically between 30-60 percent annual interest, though rates of more than 100 percent have been recorded (Emran, Morshed and Stiglitz 2006). This can place women, especially those in poor populations, in an even more vulnerable position to become severely over-indebted if their income source is constrained. Thus, many restrictions and challenges faced by the poor in the developing world concerning access to credit are often even more acutely experienced by women.

In the United Nation's 2009 World Survey in the Role of Women in Development it is noted that "women's equal access to and control over economic and financial resources is critical for the achievement of gender equality and empowerment of women and for equitable and sustainable economic growth and development." Promoting gender equality in finance is not only an ethical matter but one of economic opportunity. The distribution of economic and financial resources that strive for gender equality has positive multiplier effects for financial deepening, poverty reduction, and the welfare of children

(United Nations' Department of Economic and Social Affairs 2009). Both micro-level efficiency results through increased household productivity and macro-efficiency results through positive synergies between indicators of gender equality and economic growth have been recorded. Moreover, development justifications for improving women's access to economic and financial resources include women's role as "safety net of last resort" in economic recessions (United Nations' Department of Economic and Social Affairs 2009)

5.1.2 Initiatives Promoting Access to Credit for South African Women

South Africa has been substantially progressive in promoting access to credit for women in the country, compared to other Sub-Saharan African and other comparator economies. Since the end of Apartheid in 1994, the country's government has put in place several policies and initiatives aimed at increasing women's access to credit to promote economic empowerment. Furthermore, numerous financial institutions and funds have been established to help black South Africans obtain access to loans – some of these initiatives specifically target women. Comparatively, these legislative and institutional frameworks have created a more inclusive environment for women to access finance. However, barriers are still present and should be engaged with.

South Africa has ratified the United Nation's Convention on the Elimination of All Forms of Discrimination against Women (CEDAW), Beijing Platform for Action (BPFA), and the UN Resolution 53/197 on the International Year of Micro Credit 2005 to be one of many UN member states that support women's equal access to credit. In Article 13 (B) of the CEDAW it states that "States Parties shall take appropriate measures to eliminate discrimination against women in other areas of economic and social life in order to ensure, on a basis of equality of men and women, the same rights." (United Nations, 1995) This includes the right to bank loans, mortgages, and other forms of financial credit. Strategic Objective A.3 of the BPFA encourages governments and finance institutions to facilitate women's access to savings and credit services. UN Resolution 53/197 invites governments to take stronger positions in securing and strengthening the functions of micro-finance institutions as well as developing new alternatives to provide financial services to the poor (United Nations' Department of Economic and Social Affairs 2009).

Along with these intergovernmental ratifications, South Africa's implementation of the Broad Based Black Economic Empowerment Act encourages "increasing the extent to which black women own and manage existing and new enterprises, and increasing their access to economic activities, infrastructure and skills training". Unfortunately, the Financial Sector Charter of BBBEE stipulates ownership and equity within the finance sector, not access. Despite this, the South African government by way of the Department of Trade and Industry, have implemented several initiatives to promote the access of credit for women. The DTI operates several incentive programmes pertaining to women economic empowerment financial assistance including the Small Enterprise Development Agency Technology Programme, Support Programme for Industrial Innovation, Technology and Human Resources for Industry Programme, and the Isivande Women's Fund (IWF). Particularly, the Isivande Women's Fund (IWF) aims to accelerate women's economic empowerment by providing more affordable, usable and responsive finance than is currently available. The IWF targets formally registered, 60 percent women-owned and/or managed enterprises that have been in existence and operating for two or more years with a loan range of R30 000 to R2 million (Department of Women, South Africa 2015).

Moreover, as noted by the Commission for Gender Equality and displayed in Appendix A, the IWF is just one of several financial assistance programmes started by the private and public sectors that promote the economic empowerment of women within South Africa (Commission for Gender Equality 2014). The DTI also facilitated the creation of the Apex Fund Institution, which seeks to close the financing gap for enterprising and working poor survivalists, including women, who cannot obtain loans and other financial services from commercial banks (Southern Africa Gender Protocol Alliance 2015). The private sector's engagement with this sentiment includes endeavours such as the Women Entrepreneurial Fund (WEF) – created by the Industrial Development Corporation (IDC) to grow access to entrepreneurial finance for marginalised groups in South Africa. This is provoked by the understanding that race and gender remain important variables in the ability

of entrepreneurs to access finance. The fund, which falls within the R1 billion IDC Transformation and Entrepreneurship Scheme (TES), has ring-fenced R400 million for women-owned businesses until 2015.

It has noted that increasing the extent to which women own and manage existing and new enterprises through improving their access to economic activities and infrastructure is a strategy which will help facilitate sustainable development and empowerment within South Africa (Parliamentary Monitoring Group 2015).

South Africa has also reviewed its Small, Medium and Micro Enterprises (SMMEs) policy and legal framework with a view to creating a more enabling environment for women to jump the hurdle of obtaining finance for business endeavours. Legislators created a new institutional structure to address the needs of South Africa for both urban and rural SMMEs and those belonging to women. Women received substantial funding, albeit less than men per application, from these institutions. The government has also created a new ministry of Small Business Development with a mandate of accelerating women's participation in the economic sector (Southern Africa Gender Protocol Alliance 2015).

At the enterprise level, the DTI has implemented a strategy which propose a large number of initiatives aimed at providing various kinds of support to women-owned businesses, which encompass financing. South Africa has a large number of micro entrepreneurs operating mainly in very small trading operations, of which the majority are women. These initiatives are noted in Table 31.

Table 31: Initiatives to support women-owned businesses

Focus Area	Proposed Initiatives
Provision of business information	<ul style="list-style-type: none"> • Information Business Forum for women • Annual Business Symposium for women • The “Your government telling it like it is” project
Entrepreneurial education and training	<ul style="list-style-type: none"> • Self-employed Development support programme • Young Women in Entrepreneurship programme • Women Enterprise programme • South African Women in Business Programme • Expert Advisors for Businesswomen programme • Women in Manufacturing programme
Financing	<ul style="list-style-type: none"> • Gender Budget analysis • Finance quota system • Improving access to finance for women in business • Business Development Fund for women
International trade	<ul style="list-style-type: none"> • Female quota in foreign trade delegations • International linkages for women programme • International trade for women programme • Women in export programme
Research and statistics	<ul style="list-style-type: none"> • South African national research project on enterprising women
Science and technology	<ul style="list-style-type: none"> • Technology fund for women in business • Women and business technology awareness programme • Innovations by and for women in business programme
Rural women	<ul style="list-style-type: none"> • Economic Literacy Development Programme for Women • Economic Capacity Development Programme for women • Business organisation leadership programme for women • Co-operative Capacity building training programme for women

Source: DTI: Integrated Strategy on the Promotion of Entrepreneurship and Small Enterprises.

Note: Taken from the SADC Gender Protocol 2015 Barometer, South Africa.

Overall, over the past 20 years, South Africa has dedicated a substantial amount of policy space and resources to promoting access to credit for women in the economy. In the next subsection, we will look at various economic indicators comparing men and women in South Africa and to that of other comparator economies.

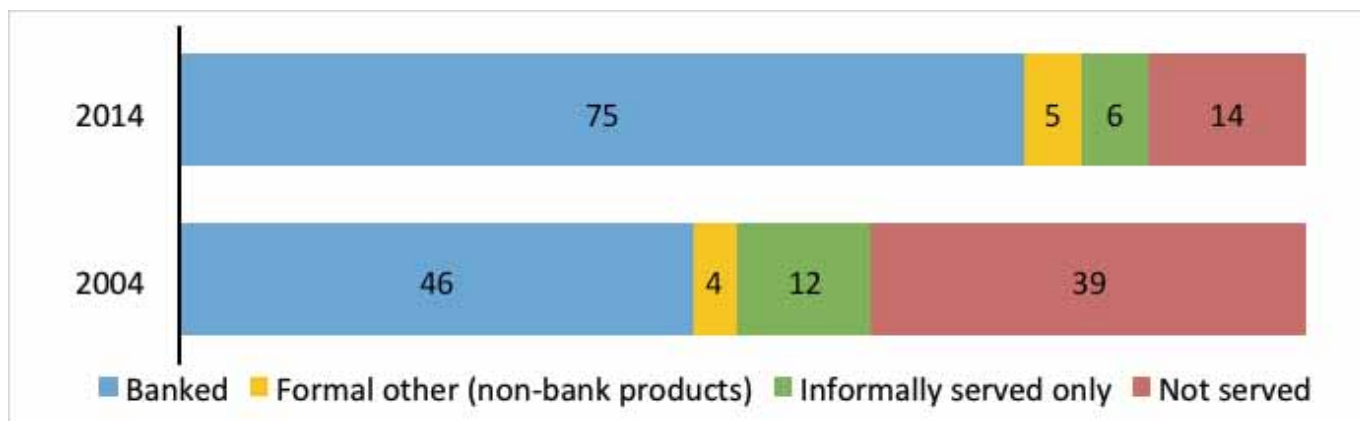
5.1.3 Access to Finance for Women in South Africa

Data collected from the World Bank's Financial Inclusion/Global Findex, the FinScope survey by the Finmark Trust, and the National Income Dynamics Study provides us with a broadly optimistic picture of financial inclusion and women's ability to access credit in South Africa, while also highlighting some areas for improvement.

FinScope data shows that financial inclusion⁷ for all of the adult population in South Africa has increased substantially in the last ten years – 17.7 million adults were financially included in 2004 versus 31.4 million in 2014. While this includes informal mechanisms of finance, the number of individuals who only rely on informal mechanisms have been reduced from 3.5 million in 2004 to 2.1 million in 2014 – this is a positive shift as formal institutions can typically offer more appropriate financial products and protection to the consumer.

Today, 75 percent of the adult population in South Africa is formally banked, 5 percent are engaged with other formal financial non-bank products, 6 percent are informally served only, and 14 percent are not served whatsoever (Figure 15). This represents substantial improvements in financial inclusion over a ten year period from 2004: a 65 percent increase in the proportion of adults who are formally banked, halving of the proportion of adults utilising informal financing, and a 64 percent decrease in the proportion of individuals who are not served.

Figure 15: Financial inclusion in South Africa, 2004 and 2014



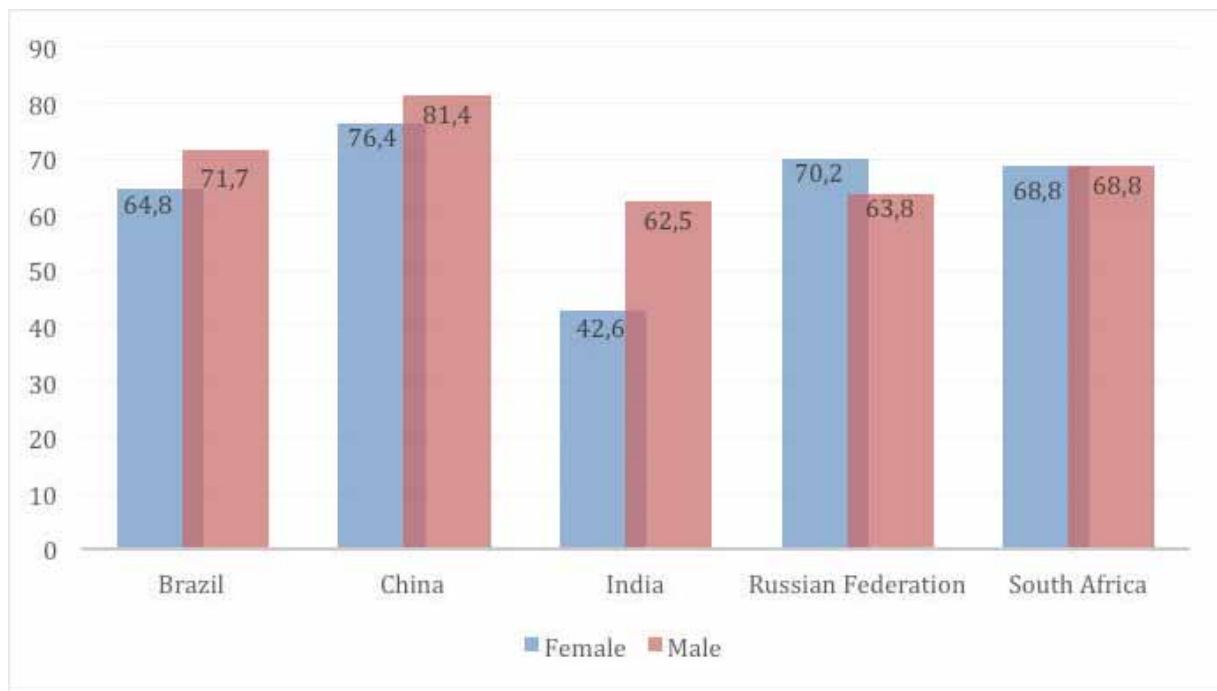
Source: FinScope of South Africa, Finmark Trust (2014)

For the adult female population, this trend is mimicked: 44 percent of the female population were formally banked in 2004 versus 76 percent who were formally banked in 2014. The main reason for this substantial jump in financial inclusion for women is linked to the establishment of the South African Social Security Agency (SASSA), which requires recipients of social grants to have a bank account (FinScope South Africa 2014). The World Bank's Financial Inclusion/Global Findex Database corroborates that adult women who have an account with a financial institution is around 70 percent, and also shows that inclusion is equal to that of men (World Bank 2014). Below, in Figure 16, we break down this indicator into men and women and also compare it to other BRICS countries.

⁷

The proportion of the population using financial products and services – formal and informal.

Figure 16: Proportion of individuals aged 15+ with an account at a financial institution, 2014

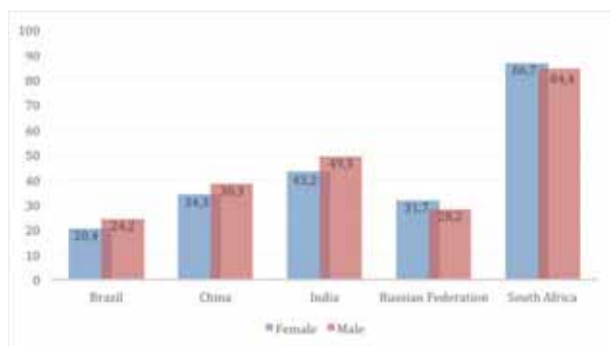


Source: World Bank Financial Inclusion/Global Findex Database

From the figure above it is evident that South Africa is the most gender equal of the BRICS when observing portions of the female and male adult populations that have an account with a financial institution. Financial inclusion overall, however, still needs to be pursued since more than 30 percent have no account. Additionally, South Africa's ranking of females with bank accounts is second after China.

When looking at borrowing in Figure 17 below, we can see more than 8 out of 10 South Africans aged 15+ reported borrowing money in the past year, which is much higher than other BRICS countries – close to three times higher than Brazil and twice as high as India. This proportion in South Africa is slightly higher for women than for men – the proportion of women who borrowed within the last year is two percentage points higher than for men.

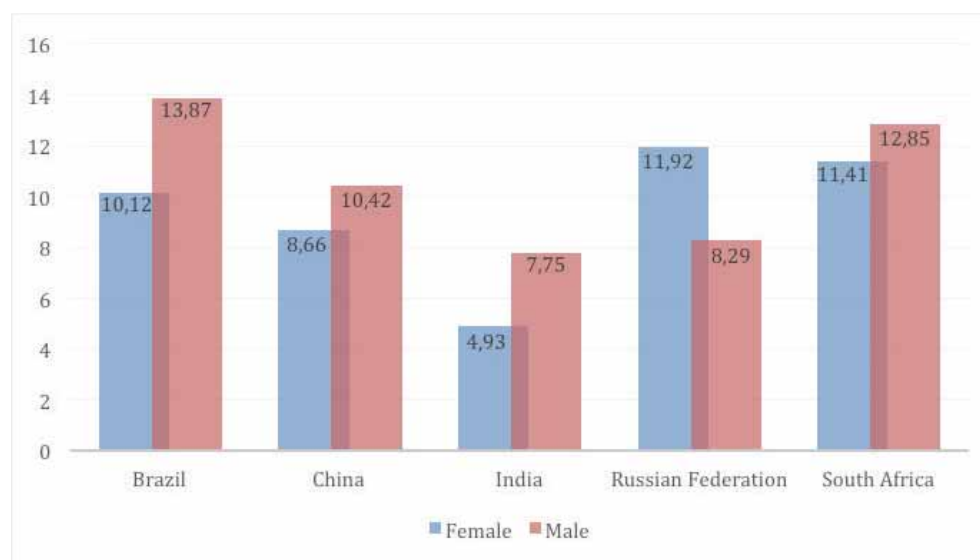
Figure 17: Proportion of individuals aged 15+ who have borrowed any money in the past year, 2014



Source: World Bank Financial Inclusion/Global Findex Database

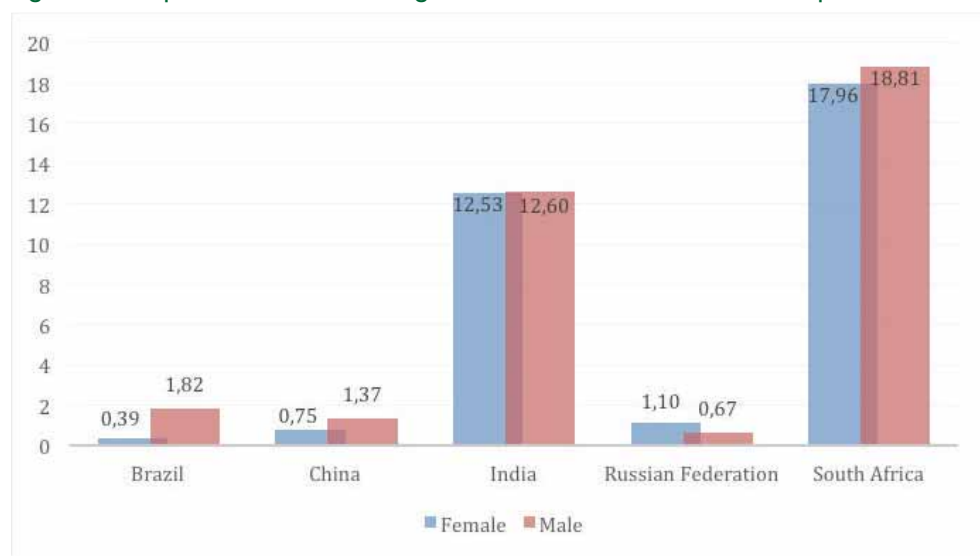
By examining the main sources of this borrowed money in Figure 18, Figure 19, Figure 20 and Figure 21 below, it is again evident that men and women in South Africa have equal access to various credit sources. Notably, the proportion of men and women who borrowed from a financial institution is relatively similar to other BRICS countries. However, borrowing from an informal lender, store credit, and family or friends is relatively high in South Africa when compared other BRICS countries. Moreover, more women than men borrow on store credit – 21 percent versus 18 percent, respectively – and from friends or family – 74 percent versus 67 percent, respectively.

Figure 18: Proportion of individuals aged 15+ who have borrowed from a financial institution, 2014



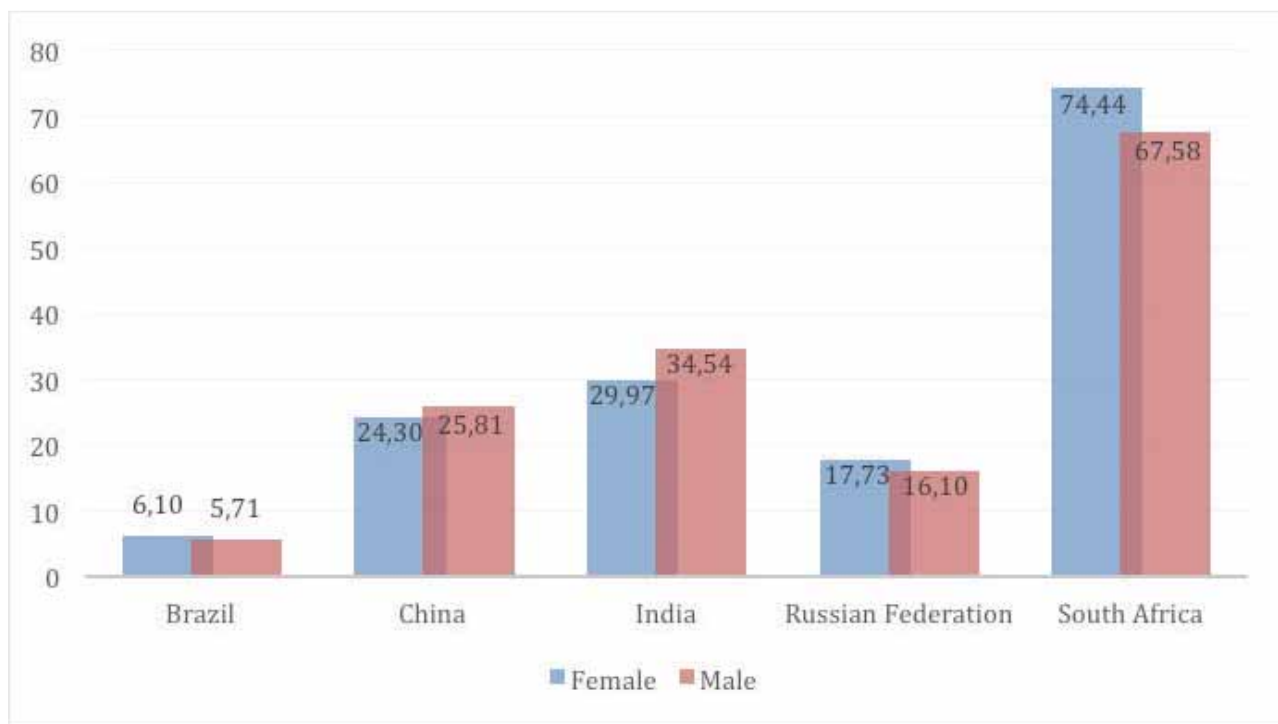
Source: World Bank Financial Inclusion/Global Findex Database

Figure 19: Proportion of individuals aged 15+ who have borrowed from a private informal lender, 2014



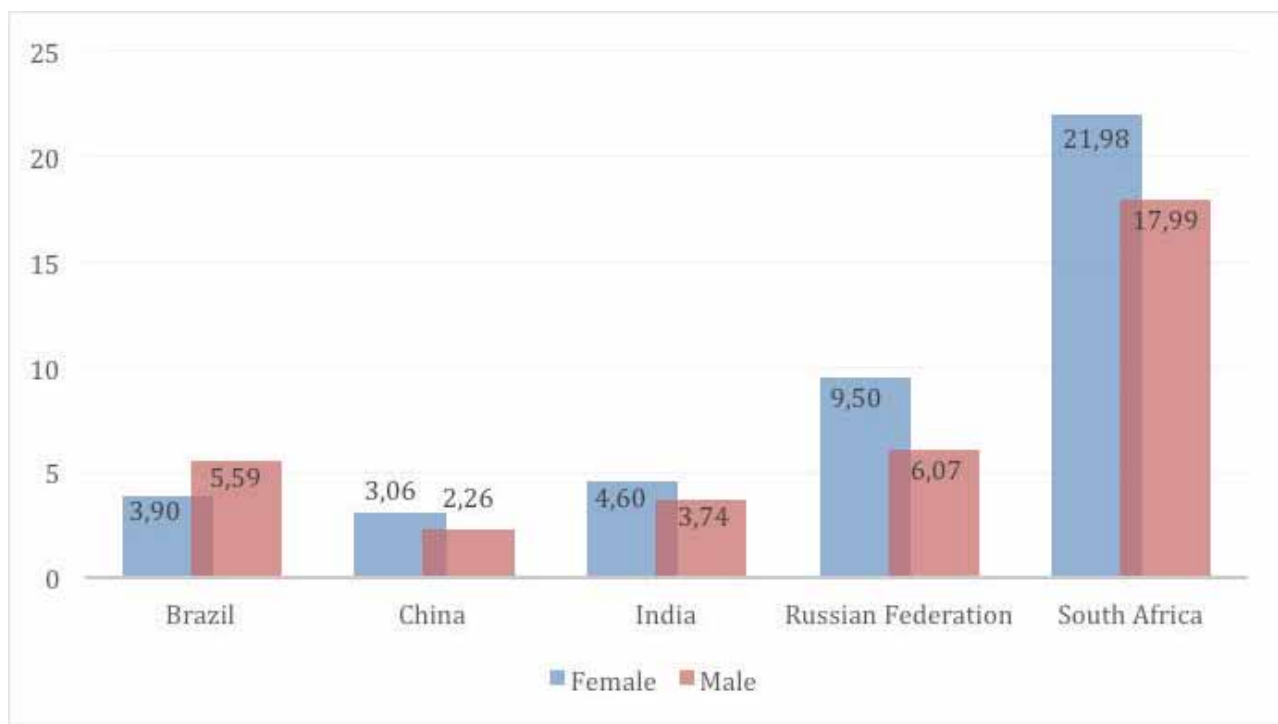
Source: World Bank Financial Inclusion/Global Findex Database.

Figure 20: Proportion of individuals aged 15+ who have borrowed from family or friends, 2014



Source: World Bank Financial Inclusion/Global Findex Database

Figure 21: Proportion of individuals aged 15+ who have borrowed from a store by buying on credit, 2014

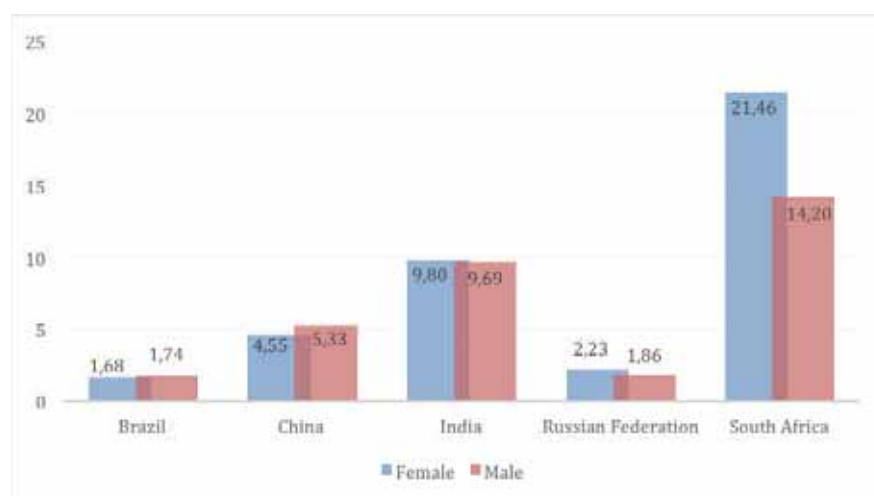


Source: World Bank Financial Inclusion/Global Findex Database

From the figure above, one can draw a distinction that the sources that many South Africans are obtaining credit from are not conducive to productive or investment-minded borrowing. For example, store credit would be not the proper financial product to invest into an entrepreneur.

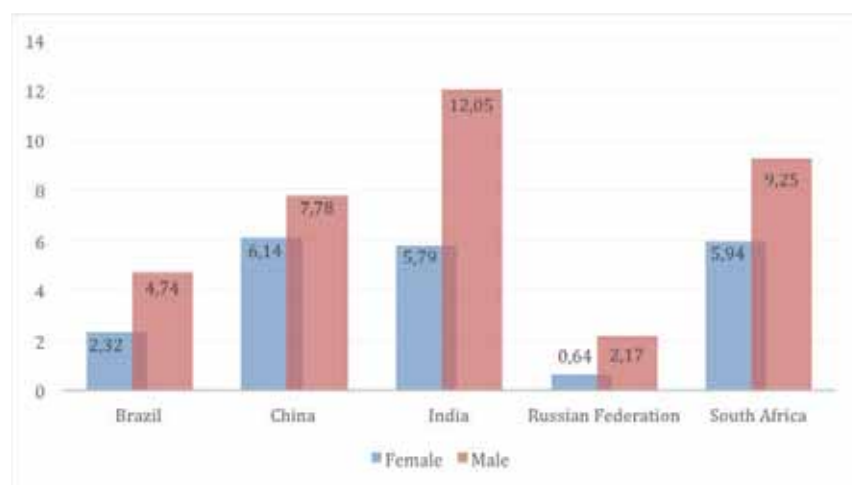
In Figure 22, Figure 23 and Figure 24 below, the percentage of men and women in each respective country who have borrowed money for education, medical purposes, or enterprise is displayed. In South Africa in general, the proportion of men and women who borrow for education or school fees is substantially higher than in other BRICS countries. Furthermore, the proportion of women in South Africa who borrow for education or school fees is 1.5 times higher than for men. While the proportion of men and women that have borrowed for health and medical purposes in South Africa are equal, the overall amount who do are relatively high to Brazil, China, and Russia. Lastly, the proportion of South Africans who borrow to start, operate, or expand a farm or business is very small. This is also substantially less for female as opposed to male entrepreneurs within South Africa – highlighting an important inequality that should be addressed more thoroughly in a national development framework.

Figure 22: Proportion of individuals aged 15+ who have borrowed for education or school fees, 2014



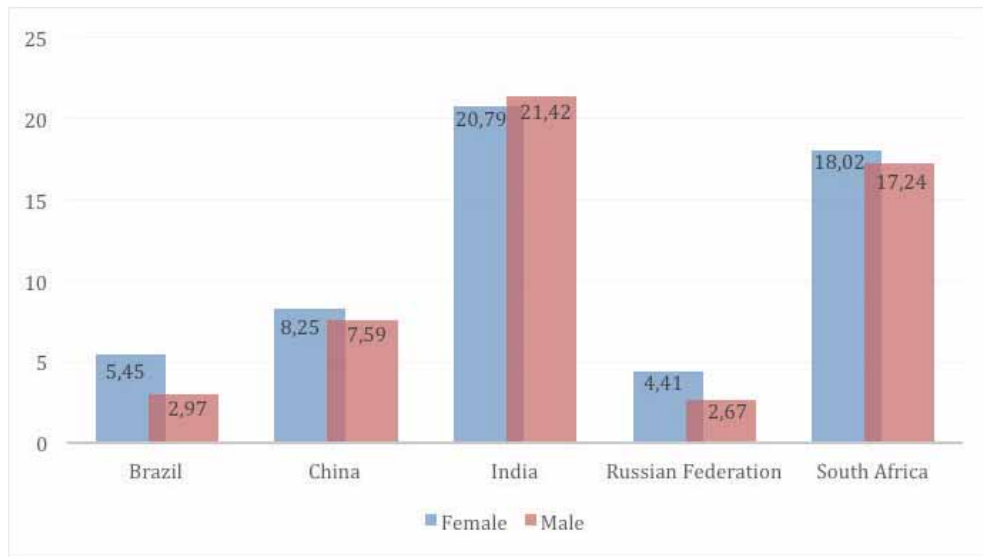
Source: World Bank Financial Inclusion/Global Findex Database

Figure 23: Proportion of individuals aged 15+ who have borrowed to start, operate or expand a farm or business, 2014



Source: World Bank Financial Inclusion/Global Findex Database

Figure 24: Proportion of individuals aged 15+ who have borrowed for health or medical purposes, 2014



Source: World Bank Financial Inclusion/Global Findex Database

More than half (51 percent) of women said they borrowed money to buy food in 2014 (FinScope, 2014). This is compared to 42 percent for all adult population respondents. The reason for a higher rate of women borrowing for consumption rather than investment could be due to the fact that the majority of women within South Africa are still the main caregivers of children within a household. Thus, women must find means to not only provide for themselves but for those they look after (Commission for Gender Equality 2014).

Women’s incomes in South Africa are also 42 percent less than those of men on average⁸, which compounds their need to provide for the necessities rather than to invest. It is evident that this places a greater debt burden on women who borrow relative to men (Table 32). The average ratio of individuals’ monthly debt payment to monthly income for women is double that of men (110.5 percent compared to 50.3 percent), and monthly payments of debt by women are, on average, higher than the income they receive. The average ratio of total debt to monthly income is also 40 percent higher for women than for men in South Africa. Furthermore, the average gross savings rate of households within the country was 0.2 percent for the first quarter of 2015 (South African Reserve Bank 2015) – highlighting the constrained finances of many citizens; only 21 percent of women claim to have enough money for savings after covering spending needs (FinScope South Africa 2014).

Table 32: Debt and income by gender (individuals aged 15+), 2012

	Female	Male
Monthly debt payment relative to monthly income (percent)	110.5	50.3
Ratio of total debt to monthly income (times)	15.7	11.2

Source: NIDS, Notes: All figures in this table are weighted using calibrated weights.

Overall, financial inclusion in South Africa has improved substantially within the last ten years, though increases in the proportion of individuals who are ‘banked’ have not translated into improved savings rates. Coinciding with this increase in inclusion, though, is the narrowing of the gender gap such that access to credit for women in the country is now relatively equal to that of men. However, due to having lower incomes compared to men, women are at risk of accumulating greater debt burden. Thus, notwithstanding the progress made, barriers to credit for women are still apparent in some considerations such as business financing.

⁸ Calculated from NIDS Data. Mean income at December 2012 level (using CPI to adjust for inflation).

5.1.4 Barriers to Finance for South African Women

There are a wide variety of possible barriers that may constrain women's access to credit and finance. In Table 33 below, barriers to accessing credit and their effects on women in South Africa are presented. Women also face more difficulties in accessing finance for business than men due to lack of collateral and financial literacy.

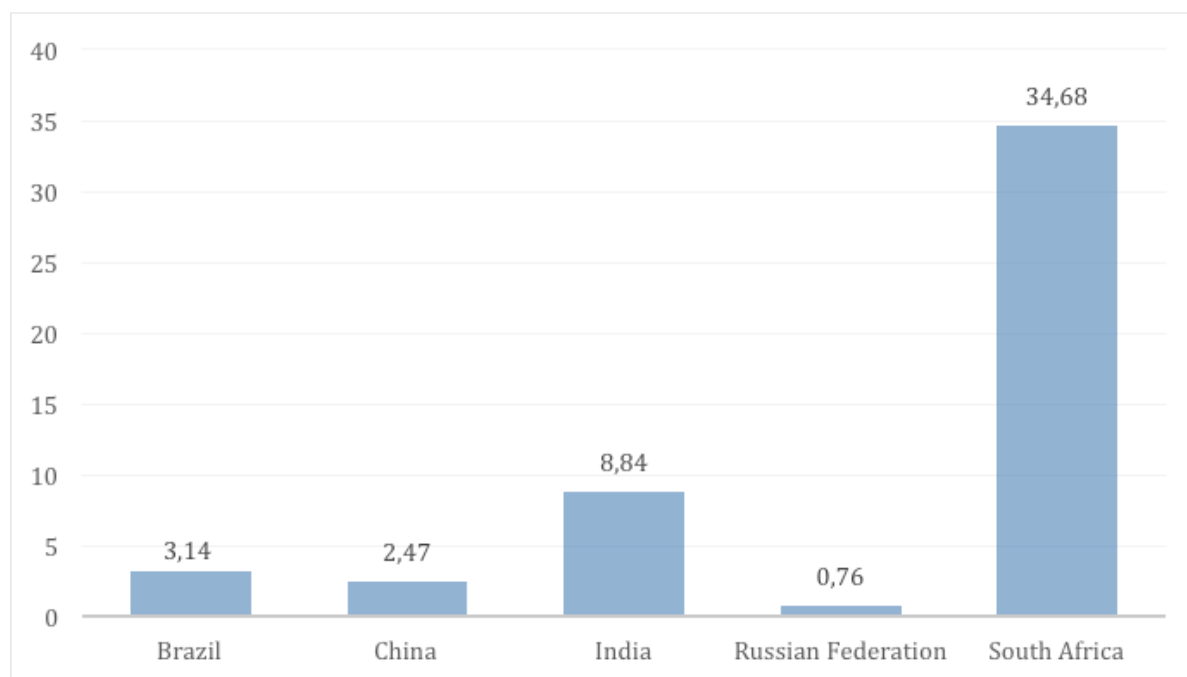
Table 33: Barriers to credit for women and their effects

Barrier	Effects
Legal constraints	The traditional norms and values prevent women from leaving formal financial options acting as legal persona and from accumulating assets such as property. Such constraints impact on women's ability to offer assets as collateral which is often beyond the scope of a women's available or limited assets. Women are still treated as legal minors in some communities constraining their ability to make independent decisions or contractual arrangements e.g. for funding.
Employment and income limitations faced by women	Women are still most likely to be employed at the lower levels, least skilled, least influential and lowest paid jobs in the economy and this also impacts negatively on their ability to accumulate assets and equity.
Exclusion from policy making, decisions and influence in financial and economic decision-making	South Africa has largely excluded women from decision-making in both the economic and financial spheres of influence. Since women are largely not in positions of power in these sectors, this has the effect of not fostering a culture which recognises the gender constraints and respects the needs of women. Women are likely to need start-up capital which for commercial institutions are high risk and therefore not supported by gender neutral institutions insensitive to the gender constraints faced by women and there is also very little attempt made to explore alternative risk management strategies better suited to the asset limitations of women.
Attitudes towards women	Male decision-makers often consider the realities of women's lives as adverse and use the multiple roles women play as a justification for declining business credit. In a situation of scarce resources, investors will often go with what they know i.e. men.
Lack of information and exposure to business and finance environments	Women are often not aware of the financial or non-financial support available to them to enhance their business aspirations.
Business maturity and financial institution policies	Whilst men and women face difficulties when setting up business, women face additional difficulties such as access to finance. The playing field tends to level out when women's business reach maturity and are able to provide sufficient evidence to reduce the perception of risk associated with gender. A lack of collateral means that the primary source of funding for resource poor women is high interest bearing and low value micro finance. Banks are mostly not aware that women face gender specific constraints when seeking finance and may adopt a gender neutral position, assuming that this puts women on an equal footing. Women often want to borrow smaller amounts and this may be outside of the minimum loan policies of a bank.

Source: Southern Africa Gender Protocol Alliance, 2015

Out of all of the small business owners in South Africa, women comprise the majority, yet make up the minority of workers in the formal sector. This lack of formal sector employment limits women's access to productive resources that could be used as collateral for financing. Thus, women lag behind men in the ability to obtain credit and bank loans (The Presidency 2008). This barrier in and of itself prevents poor South Africans in general, and women in particular, from improving their respective economic situations. In 2009, it was estimated that only 2,9 percent of women entrepreneurs received assistance from a commercial bank (African Development Bank 2009). This has led a large proportion of adult women in South Africa to rely heavily on savings circles or stokvels (see Figure 25), government grants, and borrowing from money lenders (African Development Bank 2009).

Figure 25: Proportion of females aged 15+ who saved using savings club or person outside family, 2014



Source: World Bank Financial Inclusion/Global Findex Database

It seems that there is an abundance of resources in both the private and public sectors that is not yet matched by an understanding of women's enterprises in the country, and attempts to accommodate this growing and potentially rewarding market are insufficient. The barriers and prejudice in South Africa that women in business face is surprising, especially since credit repayment records show women are more diligent in repaying loans (International Finance Corporation 2006).

A study on credit access for women in South Africa by the International Finance Corporation highlights "the need for a more deliberate and integrated strategy focusing on women in business. Since women are the largest group of entrepreneurs in the country, gender-focused business strategies must inform all BEE and financial access measures. Institutions which act now to better understand and service this large, growing segment of South Africa's business population will reap the benefit in the future". Also, as well intentioned that many BEE initiatives are, they generally do not reach poor rural communities (African Development Bank 2009).

The lack of financial literacy of women compared to that of men is also a barrier that prevents women from being able to access credit in South Africa. A study in 2014 produced for the Financial Services Board and conducted by the Human Sciences Research Council found that women score significantly lower relative to men in areas of financial control, financial planning, choosing financial products, and general knowledge and understanding of finance (Roberts, Struwig and Gordon 2014). This lack of financial literacy can keep women from being able to know what financial products are available to them and how to utilise financial products to improve their economic situation (Roberts, Struwig and Gordon 2014). Thus, improving financial education for women within South Africa is crucial so that they may become empowered to utilise financial products to their benefit.

5.2 Access to Land

5.2.1 Land Ownership of Women in Africa

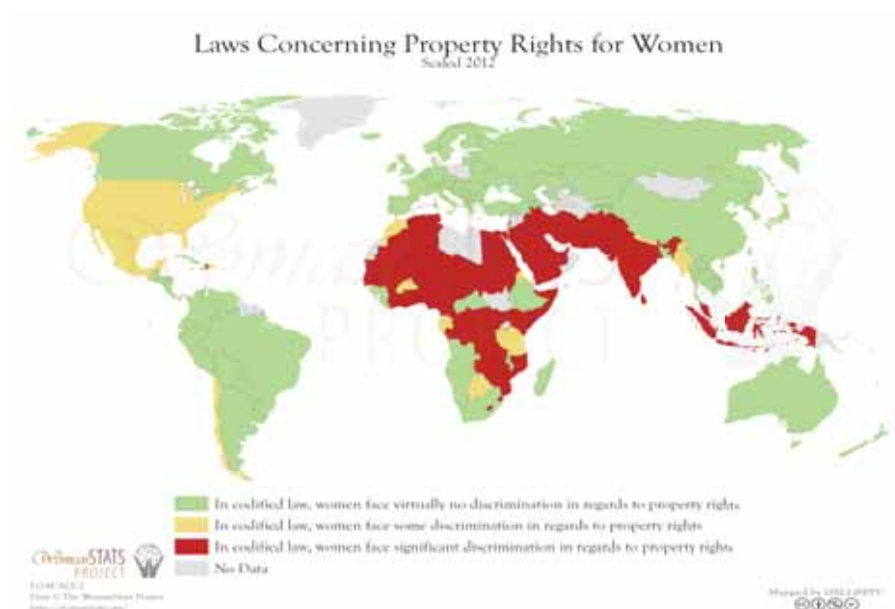
Land has been recognised as a primary source of wealth, social status and power throughout history. It builds the foundation to create shelter, grow food, and harbour economic activities. It also provides the most significant opportunities in rural areas and is a gradually depleting scarce resource in urban areas. Access to rights in land is often the condition for other rights such as access to water, other natural resources, and basic services such as sanitation and electricity. The rights that society allows for landholders directly affects the willingness and ability of individuals and businesses to make long term investments in arable land and housing. In emerging economies, sustainable development is contingent on the establishment of inclusive access to property rights in land and the security of such rights (Food and Agriculture Organization of the United Nations 2002).

Conducive to this is the consideration of changing household dynamics that governments must take into account if land administration is to be effective and equitable. Thus, making access to land and the benefits that come with it more inclusive for women may be one way to overcome economic and social disadvantages (Food and Agriculture Organization of the United Nations 2002).

Women are reported to be responsible for between 60 to 80 percent of food production in developing countries, but rarely own the land they are working on or have tenure security over the land (ActionAid 2008). Moreover, women often have limited decision-making power and control over how to make use of the land or its outputs (Swedish International Development Cooperation Agency 2011). Women and men's right to access land is regulated by the formal legal system, and in many developing countries similarly through customary law. Both of these systems, however, have both been proven to prevent and promote access to land for women. The formal legal system within many countries incorporate constitutions that promote equal access to land for women, yet have laws concerning marriage, divorce, and inheritances which contradict constitutional law by discriminating against women. While systems of customary law regarding land tenure in pre-colonial Africa often granted women access to land, this right was lost in many cases with the introduction of the idea of individual ownership (The Center for Land, Economy and Rights of Women 2006). Today, customary systems seem to be the main legal framework that tend to not grant gender equal access to land. These customary systems of property tenure account for over 75 percent of land in most African countries (Sage and Woolcock 2005). Furthermore, women's access to land in practice is often restricted by lack of implementation of existing laws, by customary law, traditional and social practices, norms and power structures within communities and households, by lack of legal security systems to protect women against land grabbing and other actions that would take their rights away from land (Swedish International Development Cooperation Agency 2011).

As Figure 26 and Figure 27 allude to, even where formal legal systems are present that codify gender equal access to property (land) rights, in practice women face significant discrimination to these rights due to the reasons noted above.

Figure 26: Laws Concerning Property Rights for Women (2012)



Source: WomanStats Project (2012)

Figure 27: Practice of Property Rights for Women (2012)



Source: WomanStats Project (2012)

Thus, as noted earlier, women's access to land and property is central to women's economic empowerment as land can serve as basis for food and income generation, collateral for credit, and a means of holding savings for the future. Moreover, gender equality in land ownership is important as it is shown to improve agricultural productivity and strengthen the ability of households to manage economic shocks (Budlender and Alma, 2011; Jacobs et al, 2012). Coupled with these economic considerations is the role of land as a social asset that is crucial for cultural identity, political power, and participation in decision making; women's equal access to land is a human's rights issue. Evidence shows that gender inclusion of land rights can reduce domestic violence (ActionAid 2008) and that women who own land are more capable of exiting violent relationships and negotiating safe sex (Swedish International Development Cooperation Agency 2011). Agricultural production and food security also increase when women are granted land tenure security (ActionAid 2008).

The link between access to credit and access to land for women is strong due to the financing typically required to obtain land. In many developing countries, land is an important source of security against poverty. Many women whose economic activities tend to be limited to the informal sector – characterised by small income-generation activities for the family's well-being – and are concentrated in rural areas are dependent on land for survival. However, in many countries, unequal land rights place women at a disadvantage, as although women have access to the land they do not have control over it. From a private business point of view, women, who mostly occupy peripheries, practicing small farming or small informal enterprise, with limited control over resources and limited decision-making power in households, are the least attractive group for investors as they combine several risk factors (United Nations Economic Commission for Africa 2007). The African Gender Development Index (AGDI) and other contemporary research measures clearly show that women's access to economic resources and to land in particular, has not improved to a satisfactory extent and has not followed the overall economic growth curve in Africa over the last ten years (United Nations' Department of Economic and Social Affairs 2009). Instead, especially in rural areas, women are about to drop from the formal economic sector development, if their inclusion is not given more attention.

It should be noted here, however, that there is a general lack of credible data on gender land ownership which many gender equality activists confront--especially in developing countries.

5.2.2 Land Reform Programmes in South Africa and Women

In 1992, the ANC initiated its Land Policy Document which was the first of its kind in South Africa to call for special processes to ensure women's equal access to land and to participation in policy formulation and decision making.⁹ Moreover, the Reconstruction and Development Programme (RDP) inclusively acknowledged women's land rights: "Women face specific disabilities in obtaining land. The land redistribution programme must therefore target women. Institutions, practices and laws that discriminate against women's access to land must be reviewed and brought in line with national policy. In particular, tenure and matrimonial laws must be revised appropriately" (ANC 1994). Gender inequities in support services and government assistance for agricultural production was also stated in the RDP when referring to the national land reform programme.

The three main legislative pieces that followed and advocated for gender equality in land ownership included:

- The 1996 Green Paper on South African land reform which expressed a clear commitment to end discrimination and ensure gender equity in land ownership.
- The Bill of Rights, of the 1996 Constitution of the Republic of South Africa, which places an obligation on the government to "take reasonable legislative and other measures within its available resources" to ensure that "equality includes the full and equal enjoyment of all rights and freedoms". The Bill also prohibits "unfair discrimination" on several grounds, including gender.¹⁰
- The 1997 White Paper on South African Land Policy which places considerable emphasis on gender equity in land access and effective participation of women in decision-making procedures. The paper concedes that "a key contributing factor to women's inability to overcome poverty is lack of access to and rights in land". The paper also points out that legal restrictions impede women's access to land and the financial services to develop it, and that gender neutral land reform policies have a negative effect on gender equality.¹¹

Furthermore, the Department of Land Affairs' (now the Department of Rural Development and Land Reform) 1999 gender policy framework states that "because women have much less power and authority than men, much more attention should be directed to meeting women's needs and concerns. Unless this is done, existing gender inequities in the allocation of land and its productive use could be exacerbated by the land reform programme".¹²

⁹

Central Statistics Service, The People of South Africa Population Census 1996, Report D3-01-19, 1996

¹⁰

The Constitution of the Republic of South Africa, 1996, 2.25.5, 2.9.2 and 2.9.3

¹¹

Department of Land Affairs, White Paper on South African Land Policy, Pretoria, April, 1997

¹²

Department of Land Affairs, Land Reform Gender Policy: A framework, Pretoria, 1999

Two international developments further obligate the South African government to address women's inequitable access to, and rights in, land. The first is the Fourth World Conference on Women that took place, in September 1995, in Beijing and led to the Beijing Platform for Action. At the Fourth World Conference on Women, the Ministry of Land Affairs committed itself to "taking legislative and administrative measures to give women and men equal rights to economic resources including access to ownership and control over land and other properties, credit facilities, natural resources and appropriate supporting technology" (Weideman 2003).

The second is the United Nations' Convention on the Elimination of All Forms of Discrimination Against Women (CEDAW), ratified by South Africa in December 1995. In Article 14 of the convention, rural women are recognised as a group with special problems who should be empowered to participate in, and benefit from, rural development. Furthermore, convention states that women make a significant contribution to the economic survival of their families, which includes unpaid labour and subsistence farming (Weideman 2003). The convention stipulates that rural women must be able to; participate in development planning at all levels, have access to adequate health services, receive training and education, have equal access to loans and credit for farming, marketing and technology, receive equal treatment in land and farming reform – including plans for resettlement and, enjoy adequate living conditions – especially housing, sanitation, water supply, transportation and communication (United Nations 1995).

Additionally to this legislation, three core programmes have been established by government concerning land reform to benefit historically disadvantaged persons. Surprisingly, none of these programmes specifically identified women as a core target. These programmes include:

1. The Land Redistribution Programme which is based on the Provision of Certain Land Rights for Settlement Act, 1993 (Act 126 of 1993) and Section 25 (b) (5) of the Constitution, 1996. The programme provides for the description of land for settlement purposes and financial assistance to people acquiring land for agricultural purposes (Moeng 2011).
2. The Land Tenure Reform Programme which is based on the Upgrading of Land Tenure Rights Act, 1993 (Act 112 of 1993) and Section 25 (b) (6) of the Constitution, 1996. This programme is aimed at availing and providing security of tenure in different ways to its beneficiaries (Moeng 2011).
3. The Land Restitution Programme which has its basis on the Restitution of Land Rights Act, 1994 (Act 22 of 1994) and Section 25 (b) (7) of the Constitution, 1996. The Restitution of Land Rights Act, 1994 (Act 22 of 1994) provides for the restitution of rights in land to those dispossessed of land in terms of racially based policies of the past (Moeng 2011).

There is, thus, a clear commitment to gender equity on a legislative front. However, policies and legislation alone, will not result in gender equity in land access and ownership. Programmes must have a gender focus if they seek to make land ownership in South Africa equitable. Despite an understanding that accurate data is required for effective policy development, implementation, monitoring and evaluation, the Department of Rural Development and Land Reform has limited statistics available on women's access to land in South Africa's rural areas – especially for redistribution, reform, and restitution programmes (Weideman 2003). This has made it complicated to measure the progress of these programmes, including in the context of gender equality, and has required the academic community to track down participants of such programs to measure outcomes (Weideman 2003).

5.2.3 Access and Barriers to Land for South African Women

In South Africa, 81 percent of the country's total area is used for agriculture production. Approximately 83 percent of agricultural land in South Africa is used for grazing, while 17 percent is cultivated for cash crops. Forestry comprises less than 2 percent of the land and approximately 12 percent is reserved for conservation purposes (Department of Agriculture, Forestry, and Fisheries 2007). With number of female household heads growing in South Africa, it is crucial that women are given the same opportunities in owning agricultural land as men.

Internationally, women own less than 15 percent of land and in South Africa, the situation is not better (Bob, 2008). In South Africa there is a significant gender gap in land ownership as a result of women having limited participation in local and traditional land administration structures and the lack of land being allocated to single women.

Progress in increasing access to land for women in South Africa depends substantially on the geographical, urban versus rural, and cultural context. Statistics South Africa (2014) found that the proportion of adult women who owned a traditional dwelling increased from 44,4 percent in 2002 to 59,1 percent in 2013. Subsequently, some studies have noted the improvement in political and traditional support on a national level for women's access to land.

The proportion of households headed by females who owned land used for agricultural purposes also exceeded that of males within each province in 2013. The largest growth in the share of households headed by females owning the agricultural land they cultivated within each province occurred in Free State, followed by Western Cape and Northern Cape. In terms of the gender gap in 2013, gender parity ratios in ownership of land used for agricultural purposes were higher among households headed by the Whites or Coloureds (GPRs of 1,07 and 0,93 respectively) and lowest amongst Africans (1,24) (Department of Women, South Africa 2015).

Additionally, recent research shows that rural women are redefining land rights in the context of living customary law. According to official customary law, men were the only people entitled to inherit and manage land. Using evidence from surveys, parliamentary submissions and interviews at community workshops, it has been shown that single women in the Eastern Cape, KwaZulu-Natal and the North West are increasingly being allocated residential sites after 1994 (Claassens, Aninka and Mnisi 2009).

Women's participation within land redistribution, land restitution, and tenure reform programmes has been poor, however. Between 2005 and 2010, the land redistribution and tenure programme benefited about 50,877 people. Of these beneficiaries 18,284 (35.9 percent) were women. The restitution programme benefited 726,952 people. About 62,077 (9 percent) of these beneficiaries were females while the rest were men (Commission for Gender Equality 2014). A major criticism of the restitution programme therefore has been that its conception of claimants is 'un-gendered', and that no effort has been made to prioritise women. The acknowledgement of women's rights is still limited. There is strong perception of negative attitudes from service providers, traditional leaders/chiefs as well as hostile rules and practices of customary law and patriarchal household and community relations. In addition, the ability and prospects of women to make land claims depends largely on their social status and the goodwill of male partners and/or relatives (Commission for Gender Equality 2014).

This common barrier for women to own land highlights that, despite some laws to protect land tenure security, they do not cover the majority of people living in the former homelands. These areas are home to an estimated 16.5 million people, of which 59 percent are women. Women's land rights, already structurally vulnerable, have been made even more precarious in the context of the continued uncertainty around communal land tenure legislation. In the absence of a national communal land tenure law, access to land depends heavily on local power relations. Laws like the Traditional Leadership and Governance Framework Act (2003) and Traditional Courts Bill (which has been proposed but not passed) marginalise women's voices, shifting the balance of power more towards male household heads and traditional leaders. The legislation around traditional leadership affects single women, particularly those without male family members, who have little status in the eyes of some traditional leaders and structures (Thipe 2013).

Thus, notwithstanding the security of land tenure being a right in the Constitution and the various land reform programmes and targeted policies in the last thirty years, land ownership still remains elusive for most women in South Africa (Meer, 1997; Walker, 2003; Walker 2005). Jacobs et al (2012) investigated asset indexes for men and women in rural KwaZulu-Natal (in particular KwaDube and Inanda). Their analysis showed that there was a significant gender gap in land ownership. In KwaDube 70 percent of male respondents owned land or housing, in comparison to 20 percent of female respondents. In Inanda, 85 percent of male respondents owned land or housing as opposed to only 33 percent of female respondents. Delving deeper, only 5 percent of female respondents had their name on the document for land (deed), in comparison to the 32 percent for men in KwaDube. In Inanda the difference was 10 percent for females and 29 percent for men. Furthermore, land ownership for female-headed households was higher than land ownership by non-female headed households. This implies that tradition

and customs still influence women's access and control of land. Conclusively, the study found that women were less likely to own land, less likely to own land deeds/documents and have less decision-making power for land and housing.

Overall, the poor progress in achieving a reduction in the gender gap is the result of many challenges that constrain women's access to land. Weideman (2003) highlights key challenges include:

- A lack of government capacity to enforce gender equality;
- Cultural and social norms that constrain women's power in communal decision making
- Inheritance systems based on male successions that leave assets solely to men.
- The fact that restoration of communal land to communities has not substantially improved women's land rights.

Mainly, market-related land reform has not been able to address this inequitable distribution of land due to society practices. More focused land policies and programmes on gender equality would need to be established to achieve this objective.

5.3 Access to Assets

5.3.1 Introduction

Apartheid was characterized by a systematic under-provision of resources to the majority of the population. Thus in 1994 the newly elected democratic government made the provision of free basic services to previously disadvantaged groups a key component of their socioeconomic policy. Furthermore, the right to services such a housing, water and food was established in Chapter Two of the Constitution. Thus an examination of changes in access to these services since 1994 provides insight into the extent to which recent economic growth has - directly or indirectly - benefited the poor and enabled these ideals to be achieved. Many studies examining wellbeing in post-apartheid South Africa have focussed on money-metric measurements of wellbeing, primarily through examination of income and expenditure. These studies are, for the most part, in agreement about how money-metric poverty has changed in the post-apartheid period. They find that poverty rates increased between 1994 and about 2000, but saw a steady yet slow decline hereafter (Ardington et al., 2005; Hoogeveen & Özler, 2006; Leibbrandt et al., 2006; Leibbrandt et al., 2010; Leibbrandt et al, 2011; van der Berg et al., 2008). Conversely, papers using non-money-metric measures of wellbeing asses changes in access to private and public assets and find consistent and significant declines in poverty since 1994 (Bhorat, et al., 2006; Bhorat & Van der Westhuizen, 2009; Bhorat et al., 2015; Finn et al., 2013; Leibbrandt et al., 2006). Further, while there is a gender-gap in private and public asset ownership in South Africa, this gap is decreasing (Bhorat et al., 2015).

Globally, it is difficult to disaggregate asset ownership by gender as much of the available asset data is gathered at the household level, making intra-household asset distribution difficult to quantify. Those studies that have looked at intra-household asset allocation have found that women tend to have assets of a lower value than men, even within the same household. A study of urban households in Thailand, for example, showed that men had assets which were on average of a higher value than women, and that the most likely asset source for women was jewellery (Antonopoulos & Floro, 2005). Other studies in developing countries show that women have fewer assets than men when entering a marriage and that this persists throughout the duration of the marriage (Breza, 2005; Quisumbing & Maluccio, 2003; Quisumbing & Hallman, 2003). One of the most substantial gaps in asset-ownership between the sexes is in land-ownership, which is one of the most valuable and important assets for poverty eradication. Deere & León (2003) find that in Latin America the majority of farms are owned by men and that the farms that women do own are smaller than those owned by men. Internationally, less than 20 per cent of agricultural land is owned by women (FAO, 2010). The situation is most dire in Western, Central and North Africa where less than 10 per cent of landholders are women (FAO, 2010).

The fact that men own more assets than women both globally and in South Africa should be of concern simply from an equity standpoint. Even more than that, female access to private and public assets is important as a driver of poverty reduction. For females particularly, access to assets is closely related to development outcomes through their influence on bargaining power within households and the community (Deere & Doss, 2006). In addition, assets like livestock and arable land are primarily

used as productive inputs rather than consumption goods and are closely associated with female productive livelihoods. Therefore increasing female ownership of these assets may drive economic growth and development (Deere & Doss, 2006). Even relatively cheaper assets such as refrigerators may be used to generate livelihoods, for example through chilling food or drinks for sale. Assets affect the extent to which females can both build wealth and recover from shocks by providing collateral against loans. They can also be pawned or sold during emergencies to provide a buffer against financial downturns. Female access to assets may also have broader implications for household and societal wellbeing if there are differences in the way men and women utilise the income that their assets generate. While there is little work examining the relationship between asset ownership and male and female household spending patterns, there are studies showing that household members benefit more when women have access to income rather than men (Duflo, 2000; Thomas, 1990). Assets may also empower women in ways which are less quantifiable. It can be argued, for example, that assets can protect women against domestic violence by providing them with a level of security. In India, it has been found that women who own land or a house face a lower risk of domestic violence than those who do not (Panda & Agarwal, 2005).

Therefore it is important to assess the extent to which the gender-based landscape of asset ownership in South Africa is shifting, as this is a good indicator of the ability of women to generate sustainable livelihoods and protect themselves from poverty. This section evaluates the gender-gap in the ownership of private and public assets in South Africa, providing an indicator of the disparity in non-money metric welfare between men and women. Data used is from the General Household Survey (GHS) 2010 and 2013.

5.3.2 Ownership of and Access to Assets

The following analysis looks at differences across three gender divides: male- and female-headed households; sex of the majority of adult household members and for individual men and women. Analysis of individual asset ownership is at the household level, i.e. this looks at the proportion of men and women living in households which have access to various private or public assets. This is because household structure may vary considerably with the sex of the household head. When women are the household head, the household may include more children, sick or elderly as females may feel increased obligation to support these individuals compared with men. Additionally, inequality of wage earnings between men and women, as well as social norms surrounding the role of women in the home, may exacerbate the vulnerability of female-headed households to poverty.

5.3.2.1 Private Assets

While there is a wide range of private assets, this section investigates male and female differences in ownership between 2010 and 2013 across six privately owned assets: vehicles; radios; televisions; landline phones; cell phones and refrigerators. Table 34 gives the proportion of households with access to each of these assets by sex of the household head. Female-headed household access only outweighs male-headed access in the proportion of households with a radio in 2013. Otherwise, there are higher percentages of male-headed households with access to each private asset in both years. There has also been an increase in private asset access in both male- and female-headed households between 2010 and 2013, with the exception of landline telephones. This is understandable as cell phone use is common and around 95 percent of male- and female-headed households had access to a cell phone in 2013. Overall, the gap between male and female- private asset ownership is largest where the asset is more valuable – for example, the ratio of female-headed to male-headed household vehicle ownership was 0.46 in 2013, while for smaller appliances it was much closer to 1.

Table 34: Ownership of private assets by sex of household head (percent of households), 2010 and 2013

	2010				2013			
	Male	Female	□	F / M	Male	Female	□	F / M
Vehicle	33.6	14.4	***	0.43	41.3	18.9	***	0.46
Radio	83.3	75.5	***	0.91	84.6	88.6	***	1.05
TV	81.3	76.4	***	0.94	84.8	81.6	***	0.96
Landline phone	22.5	14.3	***	0.63	17.5	11.2	***	0.64
Cell phone	89.7	88.7	**	0.99	95.3	94.9		1.00
Fridge	77.4	73.9	***	0.95	77.2	74.4	***	0.96

Source: Own calculations, General Household Survey (2010, 2013).

Notes: 1. In 2010, there was no direct question on owning a vehicle, so the variable was derived from the question on the main means of transport available to those in the household.

2. *** significantly different at the 1 percent level, ** significantly different at the 5 percent level, * significantly different at the 10 percent level.

3. Weighted using household weights.

Table 35 gives the proportion of households with access to private assets by the sex of the majority of adult household members. Results are similar to those found in Table 34 – households containing more adult men than women owned consistently more private assets. Table 36 gives the proportion of men and women living in households with access to each private asset. Here, differences between men and women are very small. This is likely due to the fact that men and women are relatively evenly spread across male- and female-headed households. Women living in male-headed households theoretically have access to the assets within that household, and vice versa. Of course, this does not account for the way in which men and women experience access to assets in reality – although a women may be living in a house which has access to a vehicle, she herself may not have access to it.

Table 35: Ownership of private assets by sex of majority adult household members (percent of households), 2010 and 2013

	2010				2013			
	Male	Female	□	F / M	Male	Female	□	F / M
Vehicle	32.8	17.2	***	0.52	39.1	23.3	***	0.60
Radio	82.6	77.1	***	0.93	84.0	88.9	***	1.06
TV	80.3	78.0	***	0.97	83.6	83.2		0.99
Landline phone	21.4	16.4	***	0.77	16.2	13.2	***	0.81
Cell phone	89.3	89.3		1.00	95.0	95.2		1.00
Fridge	76.3	75.5		0.99	76.0	76.0		1.00

Source: Own calculations, General Household Survey (2010, 2013).

Notes: 1. In 2010, there was no direct question on owning a vehicle, so the variable was derived from the question on the main means of transport available to those in the household.

2. *** significantly different at the 1 percent level, ** significantly different at the 5 percent level, * significantly different at the 10 percent level.

3. Weighted using household weights.

4. A female majority household is defined as a household where: (i) there are more resident adult women than resident adult men; (ii) there are no adult men; or (iii) there are an equal number of resident adult men and adult women, but a woman is indicated as the head of the household.

Table 36: Ownership of private assets (percent of individuals), 2010 and 2013

	2010				2013			
	Male	Female	□	F / M	Male	Female	□	F / M
Vehicle	26.2	23.5	***	0.90	35.8	32.4	***	0.91
Radio	83.4	81.9	***	0.98	89.8	91.2	***	1.02
TV	82.9	83.4		1.01	86.5	87.9	***	1.02
Landline phone	20.5	20.4		0.99	16.1	16.5		1.02
Cell phone	91.6	92.6	***	1.01	96.6	97.4	***	1.01
Fridge	79.5	80.6	***	1.01	79.1	80.5	***	1.02

Source: Own calculations, General Household Survey (2010, 2013).

- Notes:
1. In 2010, there was no direct question on owning a vehicle, so the variable was derived from the question on the main means of transport available to those in the household.
 2. *** significantly different at the 1 percent level, ** significantly different at the 5 percent level, * significantly different at the 10 percent level.
 3. Weighted using person weights.
 4. Only includes individuals aged 16 years or older.

5.3.2.2 Public Assets

The following section assesses access to public assets, including formal dwellings, piped water, flush/chemical toilets, electricity for cooking and electricity for lighting. Access is disaggregated for the same three groups as above: by male- and female-headed households, sex of the majority of adult household members and for individual men and women within the household. Table 37 gives the proportion of male- and female-headed households with access to each public asset. What is immediately clear is that while female-headed households consistently have lower access to public assets than male-headed households, the gender-gap is smaller than when looking at access to private assets. The biggest difference is found when looking at the proportion of male- and female-headed households with access to flush or chemical toilets – while 71.4 per cent of male-headed households had access in 2013, only 57.2 per cent of female-headed households had the same. There was also little improvement in access to flush/chemical toilets for female-headed households between 2010 and 2013 and the ratio of female to male-headed household access remained the same. However, disparities between male- and female-headed households decreased between 2010 and 2013 for all other public assets.

Table 37: Access to public assets by sex of household head (percent of households), 2010 and 2013

	2010				2013			
	Male	Female	□	F / M	Male	Female	□	F / M
Formal dwelling	89.0	84.2	***	0.95	89.4	85.8	***	0.96
Piped water	78.6	68.2	***	0.87	78.6	69.8	***	0.89
Flush/chemical toilet	70.5	56.3	***	0.80	71.4	57.2	***	0.80
Electricity for cooking	79.3	70.4	***	0.89	83.6	77.3	***	0.92
Electricity for lighting	89.9	86.7	***	0.96	92.6	91.4	**	0.99

Source: Own calculations, General Household Survey (2010, 2013).

- Notes:
1. *** significantly different at the 1 percent level, ** significantly different at the 5 percent level, * significantly different at the 10 percent level.
 2. Weighted using household weights.

Table 38 divides households by the sex of the majority of adult household members. This table gives similar results to those in Table 37 – households where the majority of adults are male have almost consistently higher access to public goods than in households where the majority of the adults are female. Table 39 gives individual access to public goods within the household, i.e. the proportion of men and women living in households with access to each public good. As in section 5.3.2.1, individual-level differences in public asset access are smaller than household-level differences, for reasons previously mentioned. Men

have consistently higher levels of public asset access when compared with women, excluding in access to electricity for lighting in 2013. Overall, access to flush/chemical toilets was the main area of deprivation for both men and women in 2010 and 2013. However, access to flush/chemical toilets as well as all other public assets increased marginally for both sexes between 2010 and 2013.

Table 38: Access to public assets by sex of majority adult household member (percent of households), 2010 and 2013

	2010				2013			
	Male	Female	□	F / M	Male	Female	□	F / M
Formal dwelling	88.5	85.2	***	0.96	89.0	86.6	***	0.97
Piped water	78.0	70.0	***	0.90	77.9	71.4	***	0.92
Flush/chemical toilet	70.2	58.1	***	0.83	70.8	59.2	***	0.84
Electricity for cooking	79.2	71.4	***	0.90	83.4	78.1	***	0.94
Electricity for lighting	89.6	87.3	***	0.97	92.2	92.0		1.00

Source: Own calculations, General Household Survey (2010, 2013).

Notes: 1. *** significantly different at the 1 percent level, ** significantly different at the 5 percent level, * significantly different at the 10 percent level.
2. Weighted using household weights.
3. A female majority household is defined as a household where: (i) there are more resident adult women than resident adult men; (ii) there are no adult men; or (iii) there are an equal number of resident adult men and adult women, but a woman is indicated as the head of the household.

Table 39: Access to public assets (percent of individuals), 2010 and 2013

	2010				2013			
	Male	Female	□	F / M	Male	Female	□	F / M
Formal dwelling	87.2	86.5	*	0.99	88.4	88.0		1.00
Piped water	75.3	73.0	***	0.97	75.8	74.5	***	0.98
Flush/chemical toilet	64.9	62.2	***	0.96	65.9	63.1	***	0.96
Electricity for cooking	75.8	73.7	***	0.97	79.9	78.2	***	0.98
Electricity for lighting	89.9	89.4		0.99	92.8	92.9		1.00

Source: Own calculations, General Household Survey (2010, 2013).

Notes: 1. *** significantly different at the 1 percent level, ** significantly different at the 5 percent level, * significantly different at the 10 percent level.
2. Weighted using person weights.
3. Only includes individuals aged 16 years or older.

5.3.3 Asset Poverty

Rates of access or ownership only take us so far in understanding non-monetary deprivation and so this section takes the ownership of and access to the various private and public assets and combines them into a single asset index. A high asset index value means that a household/individual has access to more of the list of assets¹³. Positive values of the asset index are associated with a higher value of non-income wealth and vice versa for negative values.

Table 40 provides the mean of the non-income asset index in 2010 and 2013 across households and individuals¹⁴. There are relatively small, though noticeable, differences in the asset index at the household level, with male-headed households experiencing higher non-income asset wealth than female-headed households in 2010 and 2013. However, while the asset index for both male- and female-headed households improved between 2010 and 2013, the increase was bigger in female-headed households. Individual asset index patterns between sexes mirror those at the household level – in both 2010 and 2013 the asset index was lower for women than for men. The asset index also increased for men and women between 2010 and 2013, with women experiencing the larger increase.

¹³

For an extensive explanation on how the asset index was constructed, please see the appendix.

¹⁴

For context, the range of asset values was between -10 and 4.

This indicates that, when looking separately at public and private assets, women experience lower access to these assets at both the individual and household level. Further, when combining asset access into one index and accounting for the importance of each asset in contributing to non-income wealth, women and female-headed households fare consistently worse than men and male-headed households, although the gender-gap has improved between 2010 and 2013.

Table 40: Mean values of the non-income welfare index, 2010 and 2013

	2010		2013		Change	□
	Mean	Std.Err.	Mean	Std.Err.		
Household level						
Male-headed households	0.24	0.03	0.43	0.03	0.20	***
Female-headed households	-0.65	0.04	-0.28	0.03	0.37	***
Individual level						
Males	0.28	0.03	0.50	0.03	0.22	***
Females	-0.74	0.04	-0.34	0.03	0.40	***

Source: Own calculations, General Household Survey (2010, 2013).

Notes: 1. *** significantly different at the 1 percent level, ** significantly different at the 5 percent level, * significantly different at the 10 percent level.
 2. Weighted using household weights.
 3. In both periods, the mean indices for female-headed households and for females is significantly different from those of male-headed households and of males at the 1 percent level.

5.3.3.1 Using poverty lines

Since mean values obscure many potential differences, one way to look at asset poverty is to choose an asset poverty line and to assess the proportion of men and women falling below this line. We choose the 20th and 40th percentiles of the 2010 asset index values as our asset poverty lines and apply them to 2010 and 2013. The headcount poverty rate at each of these lines is given in Table 41 at both the household and individual level, i.e. the proportion of households and the proportion of individuals falling below the poverty line. As expected, there are consistently larger proportions of female-headed households falling below both the 20th and 40th percentile poverty line when compared with male-headed households, with larger percentage point differences at the 40th percentile poverty line. However, while the percentage of both male- and female-headed households below each poverty fell between 2010 and 2013, the percentage point decrease was greater in female-headed households.

Table 41: Non-income poverty headcount rate (percent), 2010 and 2013

	2010		2013	
	20th percentile	40th percentile	20th percentile	40th percentile
By sex of household head				
Female-headed households	24.2	46.7	20.3	43.9
Male-headed households	16.8	33.3	14.1	31.5
Individual level				
Female (0-15)	27.5	50.9	24.0	46.7
Female (16-64)	19.3	38.7	16.8	36.3
Female (65+)	68.3	44.2	19.3	41.1
All females	22.2	42.8	19.1	39.8
Male (0-15)	28.4	52.1	24.5	48.4
Male (16-64)	18.6	37.0	15.9	34.8
Male (65+)	31.7	37.7	15.0	33.5
All males	22.0	42.1	18.7	39.2

Source: Own calculations, General Household Survey (2010, 2013).

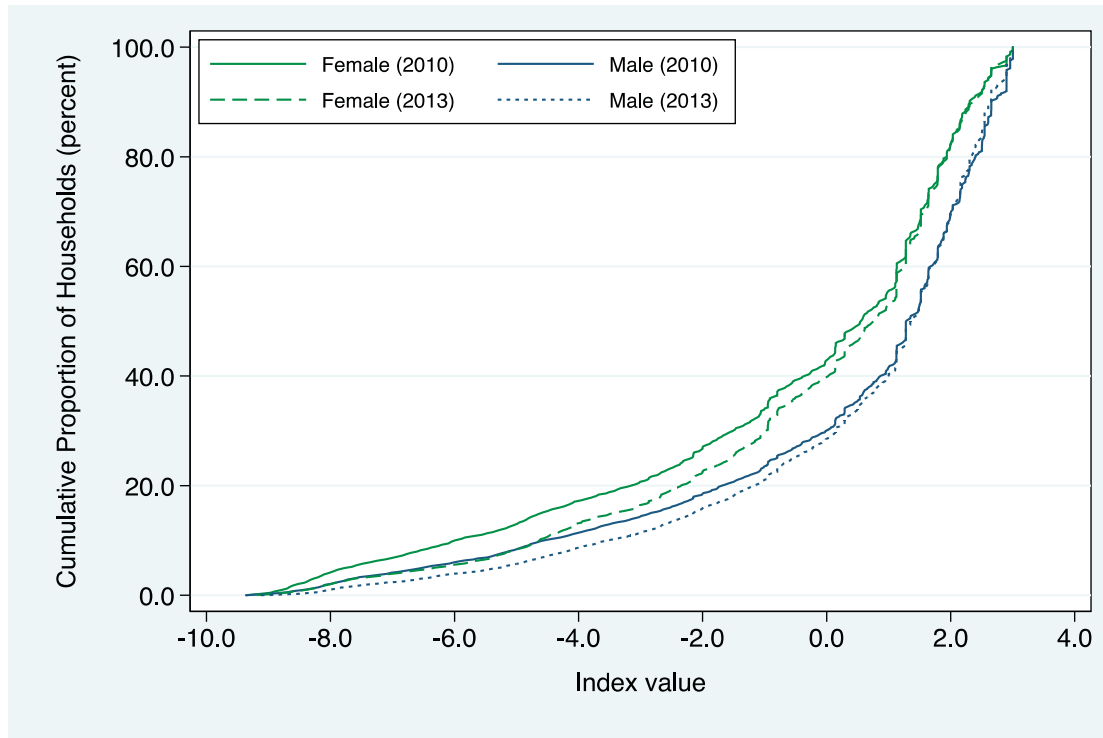
On the individual level, male and female non-income poverty is similar overall. However, females aged 65 and older face considerably higher non-income poverty rates than males of the same age. This is especially true when looking at the 20th percentile poverty line in 2010 - 68.3 per cent of females were poor at this line compared with only 31.7 per cent of males, but the gap narrows considerably by 2013.

5.3.3.2 Without using poverty lines

Another way to look at asset poverty is to use cumulative distribution functions. These graphs plot the asset index value on the horizontal axis and, on the vertical axis, the proportion of households that have asset indices that are equal to or lower than this asset index value. This means that we are able to make assessments of changes in asset poverty over time or differences in asset poverty rates between groups without relying on an arbitrary poverty line. This is, therefore, a more robust comparison.

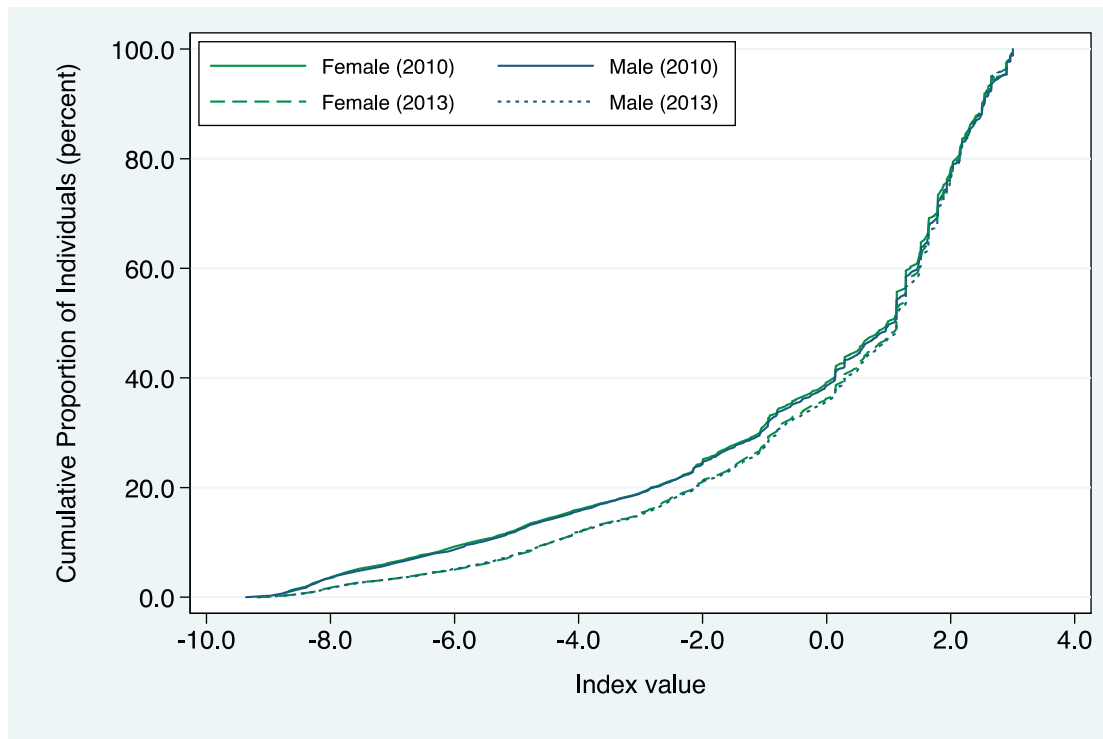
Figure 28 indicates that just over 40 per cent of female-headed households had a negative asset index in both 2010 and 2013, although there was a small decrease between 2010 and 2013. This is compared to around 30 per cent of male-headed households, a figure which remained relatively stable between 2010 and 2013. Figure 29 indicates that the distribution of males and females on the individual level across the non-income welfare index is very similar – the lines almost completely overlap in 2010 and 2013. Similarly, when looking at individuals aged 15 to 64 in Figure 30, the distribution of men and women across the non-income welfare index is similar, as expected when looking at results from Table 41. However when restricting analysis to individuals aged 65 and over in Figure 31, it is clear that female pensioners are more likely to experience greater non-income deprivation than male pensioners in both years.

Figure 28: Cumulative distribution of households across non-income welfare index values, 2010 and 2013



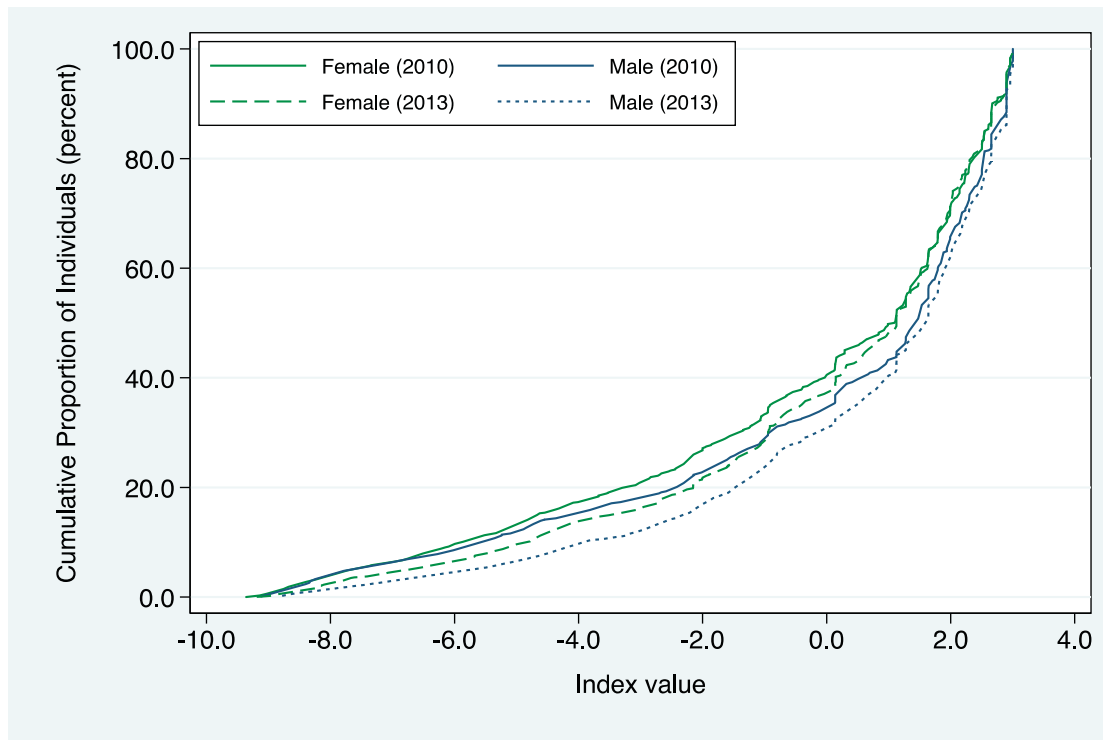
Source: Own calculations, General Household Survey (2010, 2013).

Figure 29: Cumulative distribution of individuals across non-income welfare index values, 2010 and 2013



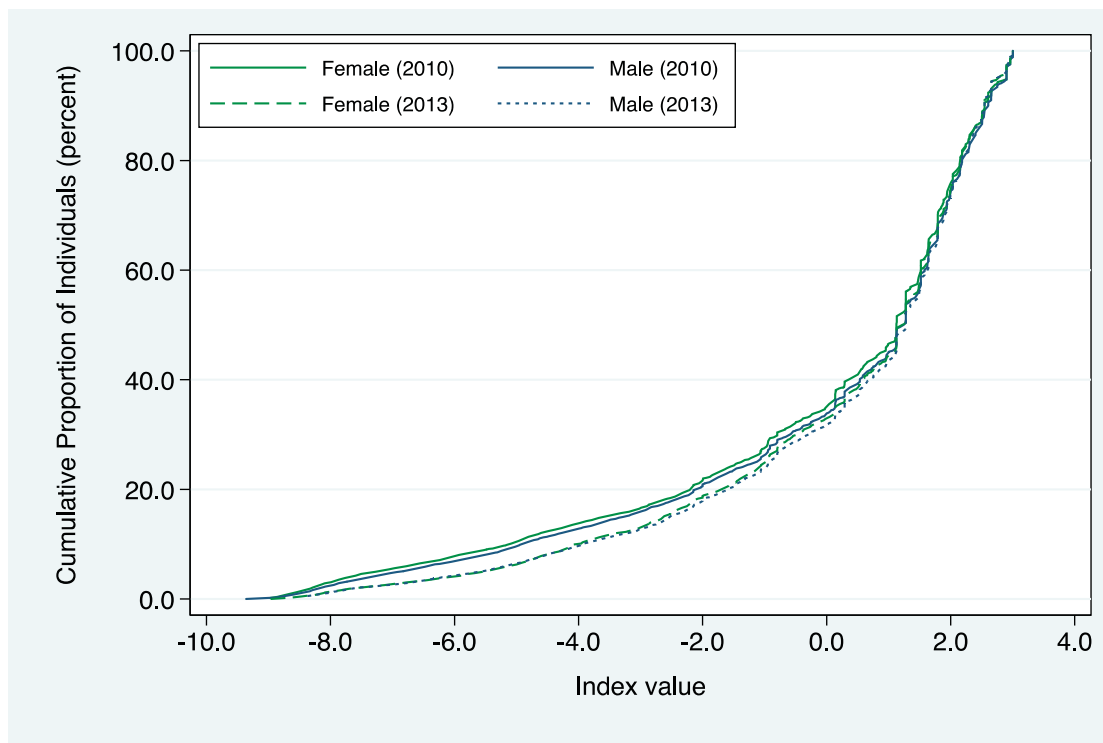
Source: Own calculations, General Household Survey (2010, 2013).

Figure 30: Cumulative distribution of working age individuals (age 15-64 years) across non-income welfare index values, 2010 and 2013



Source: Own calculations, General Household Survey (2010, 2013).

Figure 31: Cumulative distribution of elderly individuals (age 65+ years) across non-income welfare index values, 2010 and 2013



Source: Own calculations, General Household Survey (2010, 2013).

5.4 The Status of Women's Access to Credit and Assets

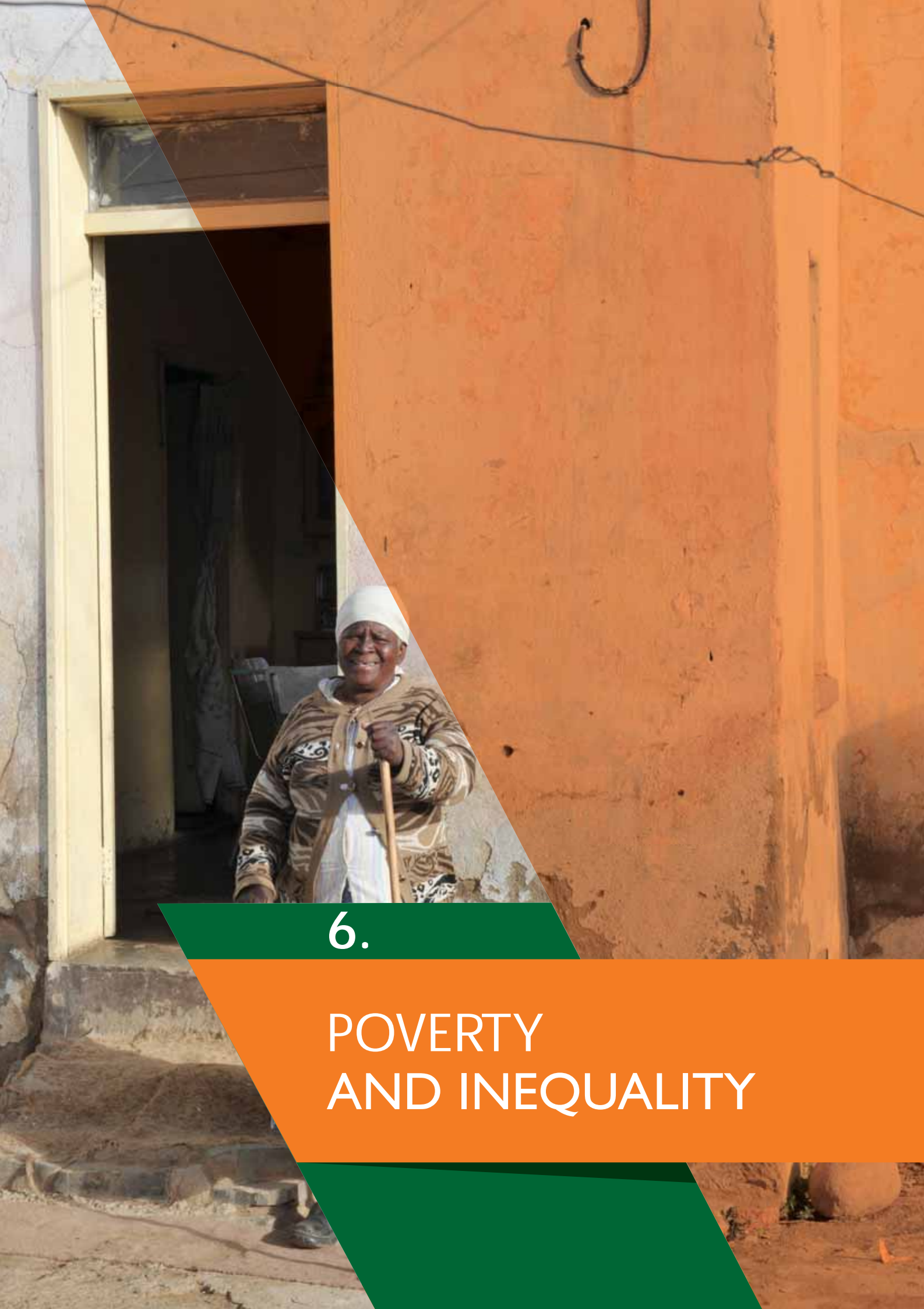
This section covers three distinct, but in many ways interconnected areas, namely access to credit, access to land, and ownership of assets.

In the United Nation's 2009 World Survey in the Role of Women in Development it is noted that "women's equal access to and control over economic and financial resources is critical for the achievement of gender equality and empowerment of women and for equitable and sustainable economic growth and development". South Africa has been substantially progressive in promoting access to credit for women in the country for the last 20 years. The country's ratification of several international initiatives such as the United Nation's Convention on the Elimination of All Forms of Discrimination against Women (CEDAW), Beijing Platform for Action (BPFA), and the UN Resolution 53/197 have prompted government to take appropriate measures to eliminate discrimination against women in areas of economic and social life including access to credit. Within the country, various initiatives including the Financial Sector Charter of the Broad Based Black Economic Empowerment and several DTI and private sector women-focused entrepreneurial funds have been created to support women's access to credit. Additionally, legislators have created a new institutional structure to address the needs of South Africa for both urban and rural SMMEs and those belonging to women. Overall, women within South Africa have equal access to credit to that of men when considering various borrowing contexts. However, barriers are still present for women in business financing due to lack of collateral and financial literacy.

Women's access to land and property is central to women's economic empowerment as land can serve as a base for food and income generation, collateral for credit, and a means of holding savings for the future. In 1995, South Africa's commitment to United Nation's Convention on the Elimination of All Forms of Discrimination against Women (CEDAW) and Beijing Platform for Action (BPFA) obligated the South African government to address women's inequitable access to, and rights in, land. Additionally, several pieces of legislation including the 1996 Green Paper on South African land reform, the 1996 Constitution, and the 1997 White Paper on South African Land Policy formed a framework to end discrimination in land ownership within the country. These legislative pieces gave way to three core programmes within the country: the Land Redistribution Programme, the Land Tenure Programme, and the Land Restitution Programme. Surprisingly, however, gender was not identified as a core target within these programmes. Overall, data is lacking on gender-based land ownership within South Africa, but from the limited data available there are mixed results, which is highly contextualised by geography, urban versus rural areas, and cultural dynamics. Between 2005 and 2010, the land redistribution and tenure programme benefited about 50 877 people. Of these beneficiaries only 35.9 percent were women. The restitution programme benefited 726 952 people with only 9 percent of the recipients being women. Moreover, a study by Jacobs et al (2012) found that in KwaDube and Inanda, KwaZulu-Natal only 20 percent and 33 percent of women, respectively, owned land or housing. A significant challenge to women owning land within South Africa, particularly in rural areas, lies in the dynamics of power relations and customary law, which tend to favour men.

In terms of asset ownership, while the data reveals inequality between the sexes in access to both private and public assets, the gap is greater when evaluating gender inequality in access to private assets. Male-headed households almost consistently have higher access to private assets when compared with female-headed households and the gap is largest where the asset is more valuable. In terms of public asset access, an area in which government exerts significant influence through its provision of services and housing, gender inequality is lower although male-headed households still have greater access than female-headed households.

Importantly, though, asset access has improved between 2010 and 2013 for both male- and female-headed households and the improvement has been more rapid for female-headed households. Thus, we have seen a narrowing of the gap between male- and female-headed households over the period. Asset poverty rates have also declined significantly. A particular area of success is the substantial reduction of asset poverty rates amongst elderly women, bringing the rate of asset poverty down to levels comparable with younger women.



6.

POVERTY AND INEQUALITY

6. POVERTY AND INEQUALITY

6.1 Poverty

6.1.1 Recent Evidence on Poverty amongst Women

The past 25 years has seen significant progress in reducing global poverty. While in 1990 nearly half of the world's people lived on less than \$1.25 a day, this figure dropped to 14 percent in 2015 (United Nations, 2015). However, poverty reduction remains an immense challenge to governments around the world, with roughly 1 billion people still living in poverty.

While it is often said that women make up 70 percent of those living in poverty, in reality it is unknown how many of the global poor are women and girls due to a lack of gender disaggregated data (UN Women, 2015). This is because poverty rates often use per capita household income or expenditure which assumes perfect equality of resource sharing within the household as it is difficult to determine individual spending patterns within households. This means that while men and women are allocated the same poverty status within the household – poor or non-poor – it may be the case that women but not men are living on less than what they need in order to meet their basic needs.

Therefore although gender differences in worldwide poverty rates appear small when ignoring resource allocation within the household, this may not reflect the reality of the extent of gender inequality when it comes to poverty. Social norms often allocate men to the role of bread-winner and relegate women to doing unpaid work within the household - globally women earn on average 24 percent less and do two and a half times more unpaid care and domestic work than men (UN Women, 2015). The fact that women are less likely to have an independent source of income may result in uneven distribution of power within the household (UN Women, 2015). Studies examining poverty and household composition find that per capita household earnings tend to be lower in households with a larger share of women because of lower female labour market participation and earnings (UN Women, 2015). There is also a greater risk of poverty in 'female-only' households – amongst separated and widowed women, as well as single mothers and female-headed households (UN Women, 2015).

Equality between the sexes is therefore a key component of poverty eradication as female ownership and access to resources, as well as higher female education levels, lead to greater female productivity and participation in the labour market (UN, 2011). This in turn enables women to contribute considerably to lifting their households out of poverty. In addition, women who lack the resources necessary to survive often become dependent on a male partner for their livelihood. This may exacerbate domestic violence as women are unable to extract themselves from harmful situations due to their excessive financial dependence on their partners. A 2014 World Bank report found that women with a higher household wealth index had a 45 percent lower risk of experiencing intimate partner violence (Klugman et al.). Therefore poverty can be both a cause and result of social exclusion – inequality between the sexes intensifies female vulnerability to poverty, which in turn leads to further inequality between men and women.

The importance of gender equality in the global fight against poverty has been increasingly recognized in recent years. Poverty eradication was one of the fundamental objectives of the United Nations Millennium Declaration, adopted by 186 countries in 2000. Within this resolution, countries agreed to support gender equality and the empowerment of women as effective ways to combat poverty, hunger and disease and to stimulate sustainable development (General Assembly Resolution 55/2). Within South Africa, poverty eradication has been a major component of government policy over the past 20 years. At the onset of democracy in 1994, the newly elected government inherited severe levels of poverty and inequality which were constructed predominantly along racial lines. This made poverty eradication a key component of the government's first policy framework, the Reconstruction and Development Programme (RDP). Since then, the government has put numerous legal and institutional frameworks in place in order to address poverty in South Africa, including the formation of the Poverty Alleviation Fund which partially financed various public works programmes. However, there has been recurrent underspending of the Poverty Alleviation Fund, which has been criticized, along with various other programmes, for lacking an overarching and cohesive poverty strategy. Nevertheless, there appears to be a long-run trend of decreasing poverty rates in South Africa, with a 14.5 percent decrease in headcount poverty rates of individuals living below \$1.25 a day between 1993 and 2008 (Leibbrandt et al. 2011). This is corroborated by other South African studies which find that money-metric

poverty has decreased since the end of apartheid (Leibbrandt, Woolard, McEwen & Koep, 2010; van der Berg et al., 2008), although many find that poverty rates actually increased between 1994 and 2000 (Ardington, Lam, Leibbrandt & Welch, 2005; Hoogeveen & Özler, 2006; Leibbrandt et al., 2006).

Despite this decline, poverty levels remain high, with the majority of the population still living below the official poverty line. On the surface, these high poverty rates may be surprising in what is an upper-middle income country. However, they are easily explained when taking into account the extent of inequality in South Africa. With a Gini Coefficient of 0.7, South Africa consistently ranks one of the most unequal countries in the world (World Bank 2012). Measures of inequality have shown little improvement since the end of apartheid and inequality actually increased between 1993 and 2011 (Leibbrandt et al., 2011).

Numerous studies have found that there is a substantial gender gap in the experience of poverty by men and women in South Africa. A National Development Agency report found that female-headed households were generally more likely to be poor than male-headed households, and that the disparity was largest in Kwazulu-Natal, Mpumalanga and the Free State (Human Sciences Research Council, 2014). On the individual level, in 2008/2009 women had a higher headcount poverty rate than men and were also experiencing more intense poverty – they were living on average further from the poverty line than men (Stats SA, 2012). The following section provides an analysis of changes in poverty and inequality between 2008 and 2012, paying specific attention to the extent of gender inequality in these measures. Data used is from Waves 1 and 3 of the National Income Dynamic Study (NIDS).

6.1.2 Recent Poverty Trends

6.1.2.1 Using poverty lines

The poverty lines used in the following analysis are new absolute poverty lines formulated by researchers at the Southern African Labour and Development Unit (SALDRU), following the widely-used Cost of Basic Needs methodology. It is an attempt at a new best-practice line for South Africa, as existing poverty lines are either somewhat out of date or make debatable methodological decisions. This method yields a lower-bound poverty line of R578 per person per month and an upper-bound poverty line of R1 148 per person per month in December 2012¹⁵. While the upper-bound line indicates the amount necessary to cover both food and non-food items, people living on the lower-bound poverty have enough to cover their basic food needs and some, although not all, of their basic non-food needs. It should be noted that the use of poverty lines is limited to income or expenditure based measurements of poverty, and does not take into account the multi-dimensional nature of poverty. Thus improvements in female access to water, housing or education are not accounted for in this measure of poverty¹⁶.

Due to a lack of data surrounding how resources are allocated within the household, this analysis does not account for intra-household differences in poverty rates and all household members are given the same poverty status, regardless of individual earnings. While this assumption of perfect income sharing may hold in some cases, it is likely in some households the female members are worse off than the male members. This is because the balance of power in the household is often in the favour of men, who have control over the wage income they are earning. On the other hand, women are often responsible for unpaid work, including looking after children and cleaning the house. The fact that women are often not compensated for their work means that they may not have equal control over the household finances. Even when women are earning wage income, social norms surrounding the position of men and women within the household may affect the extent to which women are able to exercise control over their wage earnings.

The following section reviews the incidence of poverty at the individual and household-level. It makes use of two poverty measures: the headcount poverty rate and the poverty gap index. The headcount poverty rate is the proportion of individuals

¹⁵ These are higher than both the pilot and rebased official Stats SA poverty lines. In 2011 the lower and upper-bound poverty lines were, respectively: R443 and R620 using the pilot lines; R501 and R779 using the rebased lines and R537 and R1042 using the new SALDRU lines.

¹⁶ For analysis of female access to household assets, please see section 5.3

living in households where household per capita expenditure falls below the relevant poverty threshold. The poverty gap index is a measure of the depth of poverty and takes into account the average distance of the poor from the poverty line. Therefore the poverty gap index rises as the poor population falls further and further below the poverty line.

One of the key challenges in assessing individuals' welfare is that much of the available data is at the level of the household. Thus, for example, we may talk about household income or expenditure or, as in section 5.3, household assets. The problem is that we are unable to observe the distribution of resources or access within the household. To proceed analytically without data on intra-household distributional issues, the issue is typically bypassed by assuming full sharing within the household: all members of the household benefit equally from household income and expenditure on a per capita basis, and all members have access to all assets owned by the household. In reality, however, this is not the case and there may often be significant inequalities within the household. This has important implications for the results that emerge from such analyses: poverty (or lack of access in the case of assets) may be underestimated for individuals belonging to groups that are more likely to be marginalised within households and, conversely, it may be overestimated for those belonging to groups that are less likely to be marginalised within households. In terms of the analysis here, the results presented may represent a lower-bound estimate of poverty for females and vice versa for males.

Table 42 below gives a breakdown of individual-level poverty at the lower and upper-bound poverty lines for both 2008 and 2012. This table shows that women face consistently higher levels of poverty, at both the lower and upper-bound poverty line and across both time periods. Using the lower-bound poverty line, the poverty headcount rate was 54.8 percent for women and 50 percent for men in 2008. While this percentage had decreased by a small amount for men in 2012, it had marginally increased for women, with the percentage change for each gender given in the final column of the table. This means that the percentage point difference in headcount poverty rates between genders actually increased between the periods, from 4.8 in 2008 to 5.7 in 2012. Furthermore, the depth of poverty for both genders increased between 2008 and 2012. The fact that the poverty gap index was lower for men than for women in both 2008 and 2012 indicates that poor women, on average, are living further below the poverty line than poor men. This means that not only are women more vulnerable to poverty, but when they are poor they also tend to experience deeper levels of poverty than men. In terms of poverty shares, men made up 45.7 percent of all people living below the lower-bound poverty line in 2008, while women made up the remaining 54.3 percent. These figures were almost unchanged in 2012. Analysing poverty at the upper-bound poverty line yields similar results, with women facing consistently higher headcount poverty rates and poverty gap indices than men. The fact that the change in poverty rates was marginal for both genders indicates that there has been little or no change in poverty rates between 2008 and 2012 when evaluating poverty at the individual level.

Table 42. Individual Poverty by Sex using Per Capita Household Expenditure: 2008 and 2012

	Headcount Poverty Rate (%)		Poverty Gap Index (%)		Headcount Poverty Share (%)		Change in Poverty Rate, 2008-2012
	2008	2012	2008	2012	2008	2012	
Lower line (R579)							
Male	50.0	49.2	22.5	23.4	45.7	45.3	-1.6
Female	54.8	54.9	24.8	26.8	54.3	54.7	0.2
Total	52.5	52.1	24.6	25.2	-	-	-0.8
Upper line (R1 117)							
Male	68.0	67.3	41.2	41.0	46.5	46.2	-1.0
Female	72.0	72.4	44.7	45.5	53.5	53.8	0.6
Total	70.1	70.0	43.0	43.3	-	-	-0.1

Source: Own calculations, National Income Dynamics Survey 2008 and 2012.

Notes: All figures in this table are weighted using calibrated panel weights which are adjusting for attrition. Poverty rates are calculated using household per capita expenditure.

Table 43 presents differences in poverty rates between male and female-headed households. What is clear is that household-level differences in the poverty rate are much larger than on the individual level. Looking first at the lower-bound poverty rate, Table 43 shows that the 2008 headcount poverty rate for male-headed households was 29.6 percent while for female-headed households it was 50 percent. This means that half of all female-headed households were unable to cover both basic food and non-food needs in 2008. Both male and female-headed households saw a decrease in headcount poverty rates between 2008 and 2012, although the percentage decrease for male-headed households was considerably larger than for female-headed households at the lower-bound poverty level.

Table 43. Household Poverty by Sex using Per Capita Household Expenditure: 2008 and 2012

	Headcount Poverty Rate (%)		Poverty Gap Index (%)		Headcount Poverty Share (%)		Change in Poverty Rate, 2008-2012
	2008	2012	2008	2012	2008	2012	
Lower line (R579)							
Male-headed	29.6	27.0	12.3	11.0	45.1	29.6	-8.8
Female-headed	50.0	47.7	21.6	21.3	54.9	70.4	-4.6
Total	38.1	38.9	16.2	16.9	-	-	2.1
Upper line (R1 117)							
Male-headed	49.2	47.6	26.1	24.3	49.3	34.3	-3.3
Female-headed	70.5	67.6	41.1	39.6	50.7	65.7	-4.1
Total	58.1	59.1	32.4	33.1	-	-	1.7

Source: Own calculations, National Income Dynamics Survey 2008 and 2012.

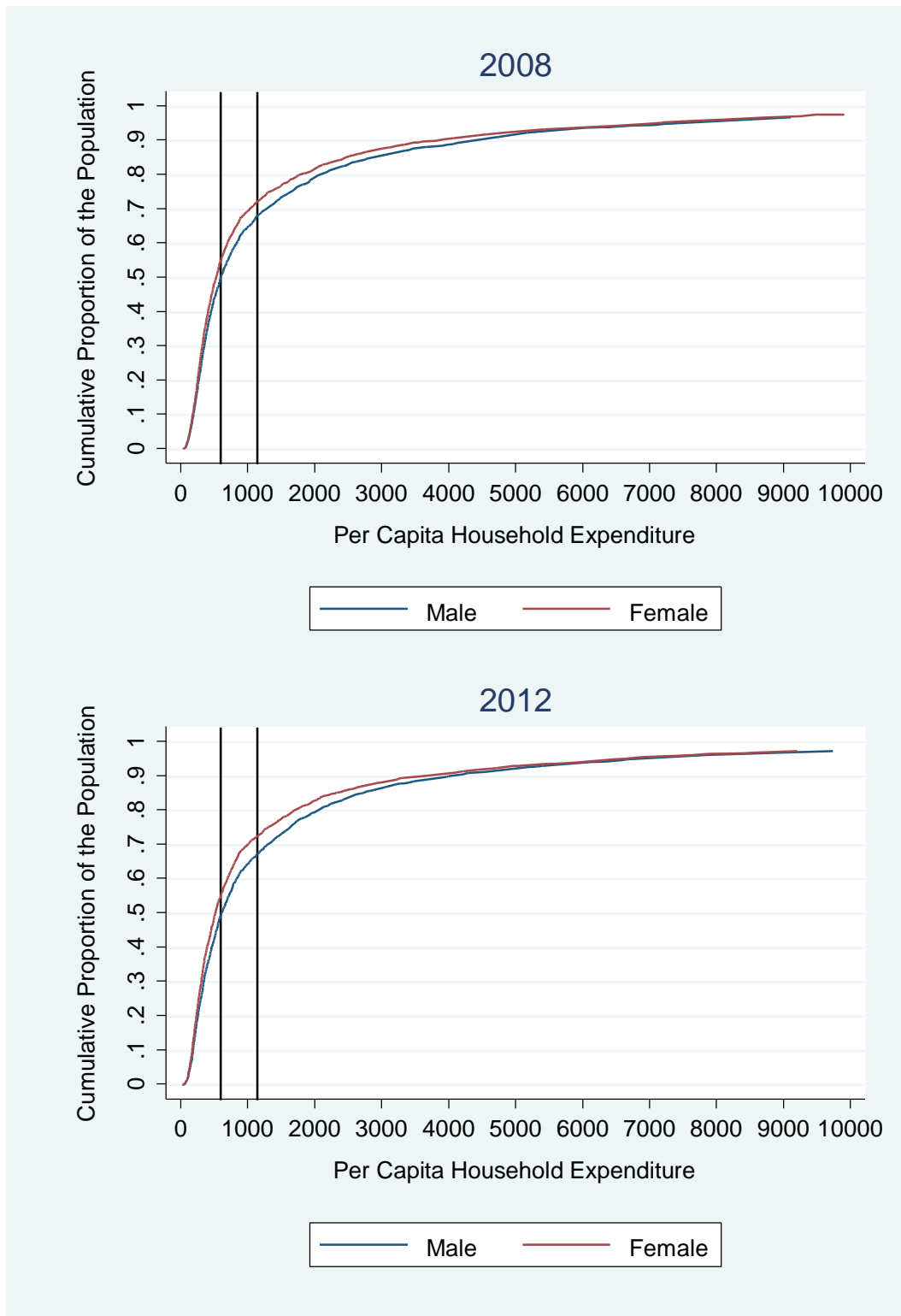
Notes: All figures in this table are weighted using calibrated panel weights which are adjusting for attrition. Poverty rates are calculated using household per capita expenditure. Although poverty rates for both male- and female-headed households decline, overall poverty rates rise due to the increase over this period in the proportion of households that are female-headed.

6.1.2.2 Not using poverty lines

The lower- and upper-bound headcount poverty rates at the individual and household-level are displayed graphically in Figure 32 and Figure 33 below. Figure 32 gives the per capita household expenditure on the horizontal axis and, on the vertical axis, the proportion of individuals with household per capita expenditure equal to or below the amount stipulated on the horizontal axis. Figure 33 gives the same but for households rather than individuals. The two vertical lines represent the lower and upper-bound poverty lines. Figure 32 shows that men are consistently better off than women, with a smaller proportion of men living below each of the poverty lines across both years. Figure 33 shows that the difference between male- and female-headed households is more pronounced, with substantially fewer male-headed than female-headed households living below each of the poverty lines.

Overall, while it is clear that poverty rates remain high for both genders and are of national concern, the plight of women is particularly alarming, especially when evaluating poverty at the household-level. In addition to facing higher poverty rates than men, the rate at which female headcount poverty has decreased between 2008 and 2012 has been generally slower (or non-existent) when compared with changes in male poverty rates.

Figure 32: CDF of Individual-level Real per Capita Household Expenditure, 2008 and 2012

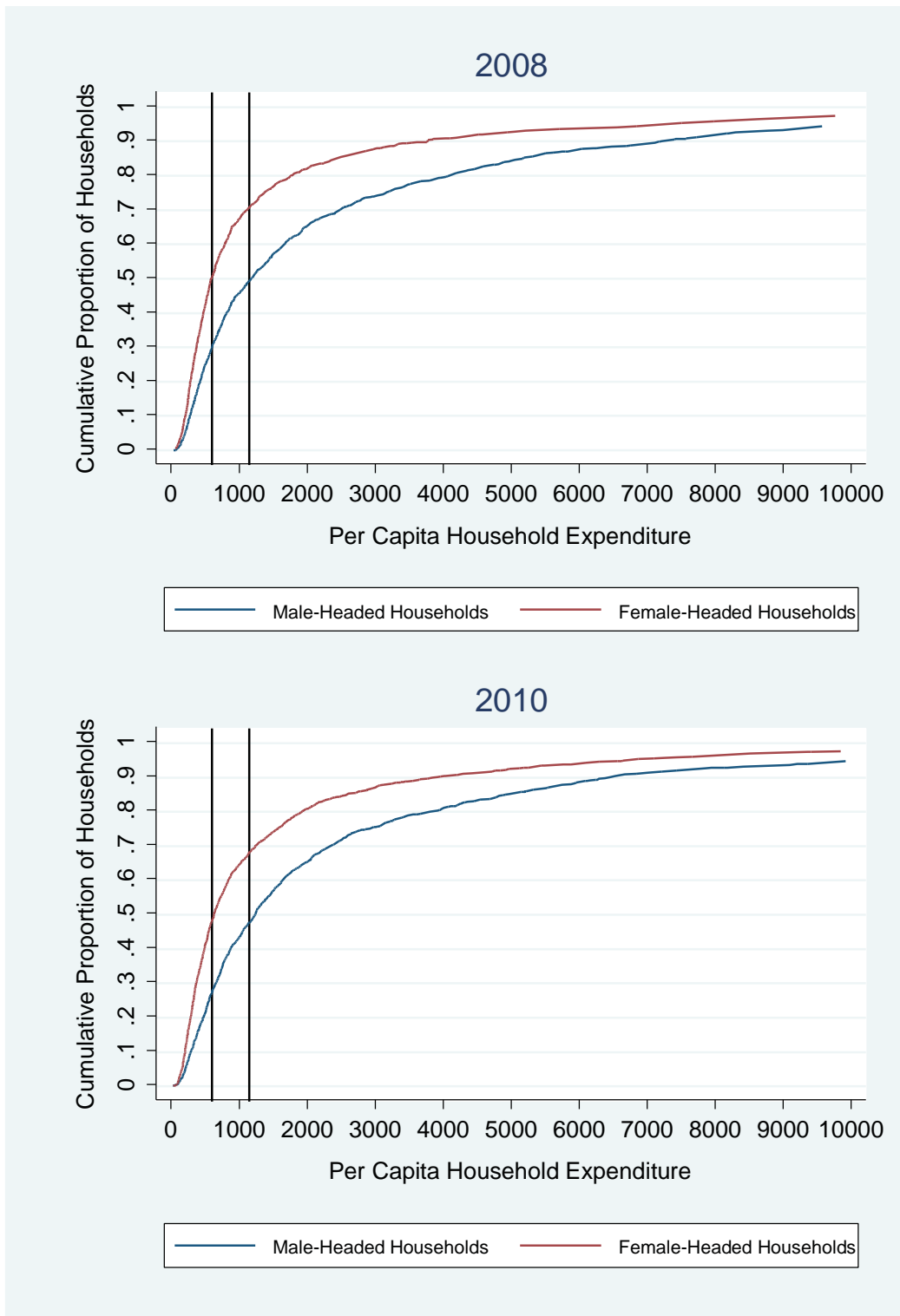


Source: Own calculations, National Income Dynamics Survey 2008 and 2012.

Notes: All figures in this table are weighted using calibrated panel weights which are adjusting for attrition.

Poverty rates are calculated using household per capita expenditure. Expenditure is inflation-adjusted using headline CPI to the December 2012 level.

Figure 33: CDF of household-level real per capita household expenditure, 2008 and 2012



Source: Own calculations, National Income Dynamics Survey 2008 and 2012.

Notes: All figures in this table are weighted using calibrated panel weights which are adjusting for attrition.

Poverty rates are calculated using household per capita expenditure. Expenditure is inflation-adjusted using headline CPI to the December 2012 level.

6.1.3 Differences in poverty rates amongst women

While on average women are more vulnerable to poverty than men, it is important to disaggregate poverty between women as the history of discrimination within South Africa has created differences in the extent to which different groups of women experience poverty. Rural areas are still disproportionately affected by poverty and rural women are considerably more vulnerable to poverty than those living in urban areas. Those women living in rural areas face high unemployment rates as they are spatially separated from income-earning opportunities. This is aggravated by lack of access to productive resources, such as arable land, credit and technology, which intensifies their risk of poverty compared with women living in urban areas. This is also strongly linked to racial inequality as the discriminatory apartheid-era Natives Land Act forcibly removed Africans to impoverished and under-industrialized rural "homelands". This means that a gender-based poverty reduction strategy must be well-targeted towards those women who are at real and severe risk of poverty.

Table 44 and Table 45 use per capita household expenditure and give geographical and racial differences in poverty rates between women at the lower and upper-bound poverty lines, respectively. Table 44 indicates that women living in urban areas experience considerably lower poverty rates than those in non-urban areas (including farm and traditional areas). In 2012, female urban poverty rates were 38.7 percent, while 76.8 percent of women living in non-urban areas were poor. Women living in both urban and non-urban areas experienced a small increase in poverty between the periods.

Table 44. Female Headcount Poverty Rates by Location and Race at the Lower Poverty Line (R597): 2008 and 2012

	Headcount Poverty Rate		Change (percent)
	2008	2012	
Geographical location			
Urban	37.8	38.7	2.4
Non-Urban*	76.3	76.8	0.7
Race			
African	63.4	63.4	0.0
Coloured	31.5	35.1	11.4
White	2.0	1.6	-20.0

Source: Own calculations, National Income Dynamics Survey 2008 and 2012.

Notes: All figures in this table are weighted using calibrated panel weights which are adjusting for attrition. Asian/Indian population excluded due to small sample size. *Non-Urban includes those women living in farm and traditional areas. Poverty rates are calculated using household per capita expenditure.

Racial differences in female poverty rates are equally stark. While 63.4 percent of African women lived below the lower-bound poverty rate in 2012, this figure drops to 35.1 percent for Coloured women and only 1.6 percent for White women. In addition, only White women saw a decrease in their poverty rates between 2008 and 2012 and the percentage increase in poverty rates for Coloured women was not negligible, at 11.4 percent. It should be noted that the unemployment rate for Coloured women also increased from 22.1 percent to 25.2 percent between 2010 and 2015, which may have contributed to this. Analysis at the upper-bound poverty line in Table 45 gives similar results. Poverty rates amongst non-urban and African women are very high, with 90 and 81 percent living on per capita household expenditures lower than R1 148, respectively.

Table 45. Female Headcount Poverty Rates by Location and Race at the Upper Poverty Line (R1 148): 2008 and 2012

	Headcount Poverty Rate		Change (percent)
	2008	2012	
Geographical location			
Urban	58.4	59.3	1.5
Non-Urban	89.4	90.0	0.7
Race			
African	81.5	81.0	-0.6
Coloured	57.2	62.2	8.7
White	3.6	5.6	55.6

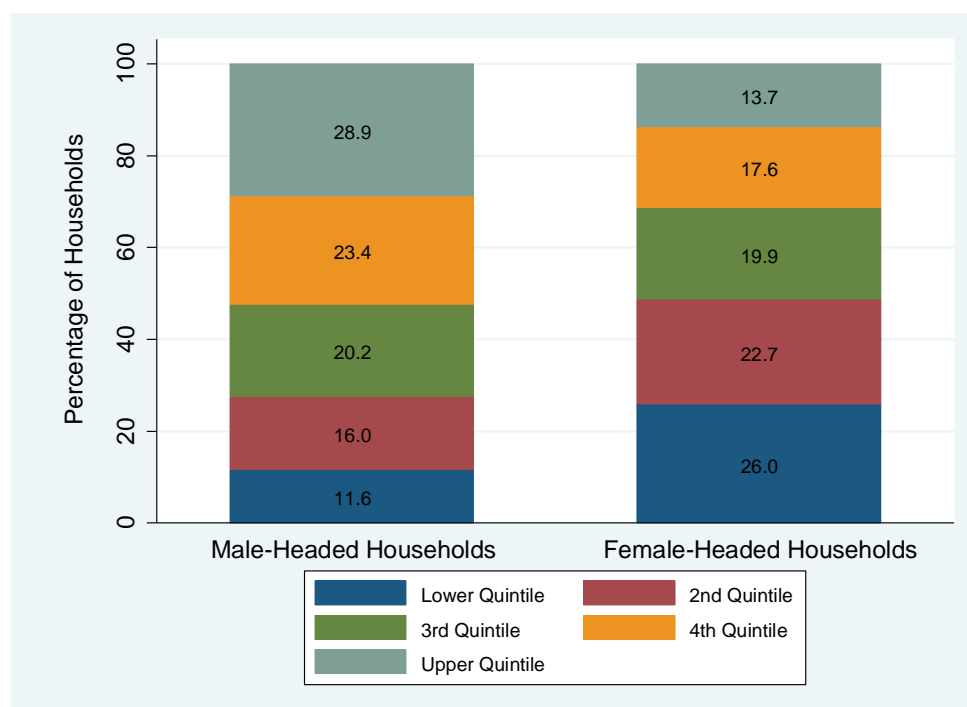
Source: Own calculations, National Income Dynamics Survey 2008 and 2012.

Notes: All figures in this table are weighted using calibrated panel weights which are adjusting for attrition. Asian/Indian population excluded due to small sample size. *Non-Urban includes those women living in farm and traditional areas. Poverty rates are calculated using household per capita expenditure.

6.2 Inequality

The previous section has shown that sizeable inequality between the sexes exists in terms of their vulnerability to poverty. The following section evaluates the distribution of per capita household income in order to establish the extent of inequality across and between genders. Figure 34 divides households into quintiles based on their per capita household income and gives the distribution of each quintile within male and female-headed households. Female-headed households are disproportionately made up of lower-quintile households. While 26.0 percent of female-headed households fall into the bottom quintile, this figure is only 11.6 percent for male-headed households. Male-headed households are also made up of a substantially higher proportion of upper-quintile houses.

Figure 34. Percentage Distribution of Per Capita Income Quintiles by Sex of the Household Head: 2012



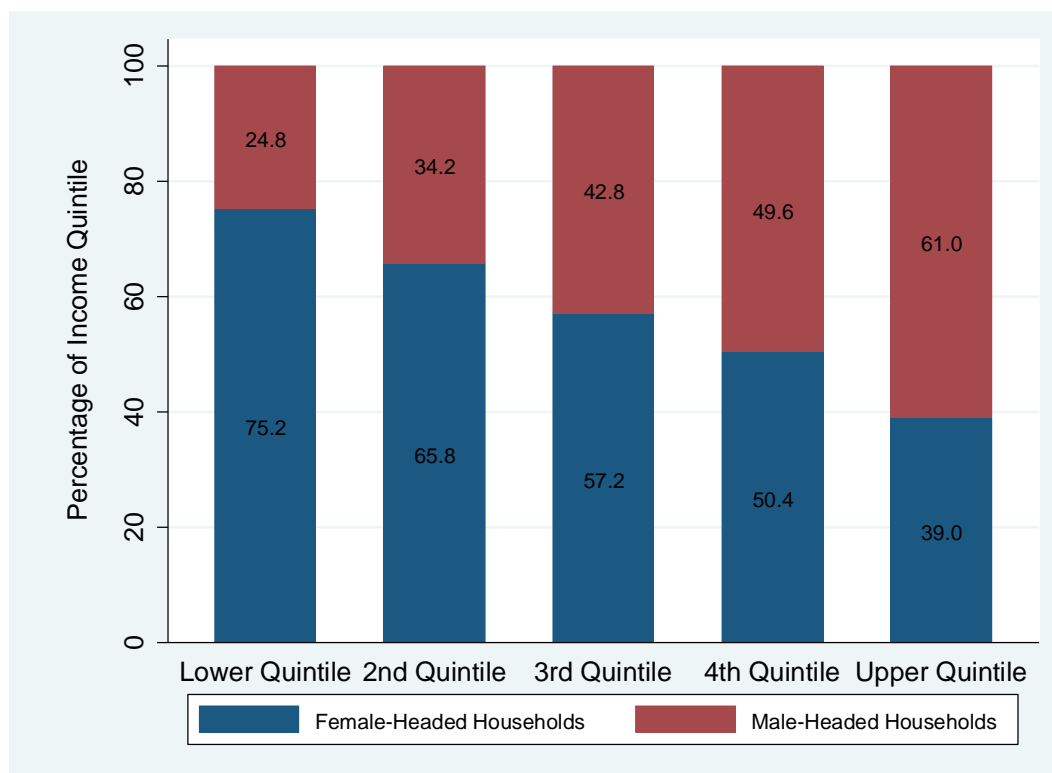
Source: Own calculations, National Income Dynamics Survey 2012.

Notes: All figures in this table are weighted using calibrated panel weights which are adjusting for attrition.

Figure 35 gives the proportion of male and female-headed households within each quintile. This figure indicates that 75.2 percent of lower quintile households were headed by women. This reflects the fact that, on average, female-headed households are living on lower per capita household incomes than male-headed households. This may be due to societal gender norms which automatically allocate household headship to males, with the result that female-headed households are likely to be made up of only one income earner – i.e. there is often no male partner supplementing income in these households, therefore per capita income is likely to be lower in these households.

While these graphs indicate the presence of household-level income inequality between male- and female-headed households, the extent to which overall income inequality is due to inter- or intra-gender differences needs to be established. Table 46 gives the Gini Coefficient of inequality between members of each sex, as well as the Theil Index of inequality within and between the sexes. The Gini Coefficient is a measure of income inequality which indicates perfect inequality at 1 and perfect equality at 0. A Gini Coefficient below 30 is considered low, between 30 and 50 is considered medium above 50 is considered high. The Gini coefficient provided here measures per capita household income inequality for each sex – i.e. it is a measure of intra-gender inequality. This table indicates that while intra-gender inequality is high on both the individual and household-level, inequality between women is slightly higher than inequality between men. Positively, there is an across the board marginal decrease in the coefficient between 2008 and 2012. Overall, the individual level Gini Coefficient fell from 0.68 to 0.65 between 2008 and 2012.

Figure 35: Percentage distribution of female- and male-headed households by income quintile, 2012



Source: Own calculations, National Income Dynamics Survey 2012.

Notes: All figures in this table are weighted using calibrated panel weights which are adjusting for attrition.

The Theil Index gives the proportion of income inequality that can be attributed to inequality within and between the sexes. These figures indicate that, when looking at individual men and women, almost all inequality is due to income inequality within the sexes – i.e. differences in income between men and differences in income between women, rather than differences in

income between men and women. Although more of the household-level inequality can be explained by income inequality between male and female-headed households, it is still a small proportion of overall household-level income inequality. What this suggests is that although income inequality between the genders exists, there are other factors which are the key drivers of income inequality in South Africa. Table 44 indicated that race and geographical location are major drivers of income inequality between women. Examining the Theil index of income inequality with regards to race indicates that 40.9% of income inequality stems from inequality between the races. Furthermore, 12.8 percent of inequality is attributed to inequality in per capita household income between individuals in urban and non-urban areas.

Table 46: Income Inequality by Sex: 2008 and 2012

Individual	Gini Coefficient		Theil index	
	Male	Female	Within	Between
2008	0.67	0.68	99.8	0.2
2012	0.64	0.66	99.8	0.2
Household	Gini Coefficient		Theil index	
	Male-Headed	Female-Headed	Within	Between
2008	0.64	0.66	94.0	6.0
2012	0.61	0.63	94.5	5.5

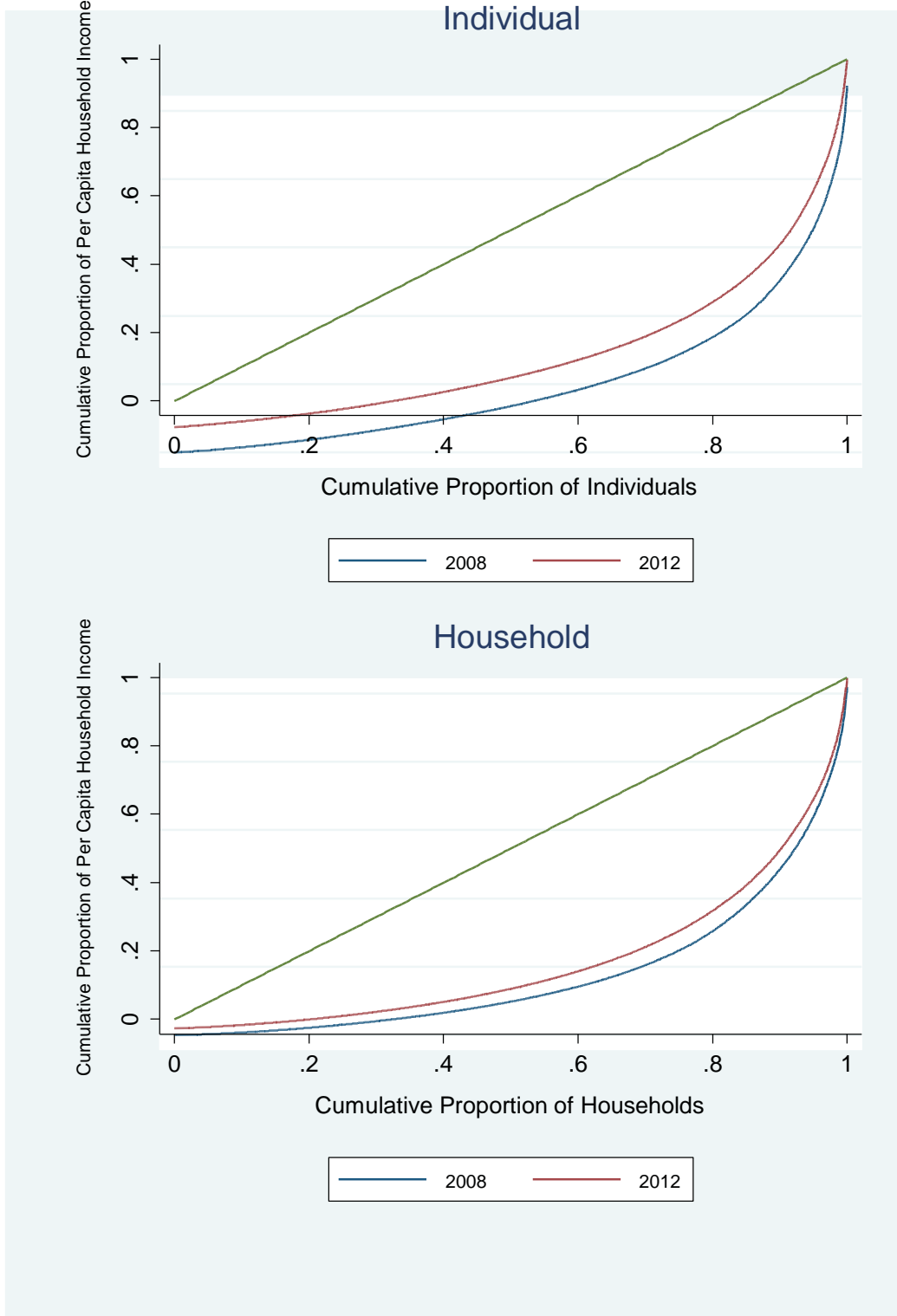
Source: Own calculations, National Income Dynamics Survey 2008 and 2012.

Notes: All figures in this table are weighted using calibrated panel weights which are adjusting for attrition.

The Lorenz curves below illustrate the overall difference in income inequality between 2008 and 2012 and are graphical representations of the Gini Coefficient. The 45° line represents perfect equality. The distance of the curve from this line indicates the extent of inequality – i.e. curves closer to the 45° line indicate more equal societies¹⁷. Figure 36 indicates that individual and household-level per capita income inequality has decreased between 2008 and 2012. While the decrease in inequality is not large, it is a movement in the right direction for addressing the extremely high levels of inequality in South Africa.

¹⁷ The Gini Coefficient is calculated as the ratio of the area between the line of perfect equality (the 45° line) and the Lorenz Curve to the total area below the line of perfect equality.

Figure 36. Lorenz Curves: Individual and Household Income Inequality in 2008 and 2012



Source: Own calculations, National Income Dynamics Survey 2012.

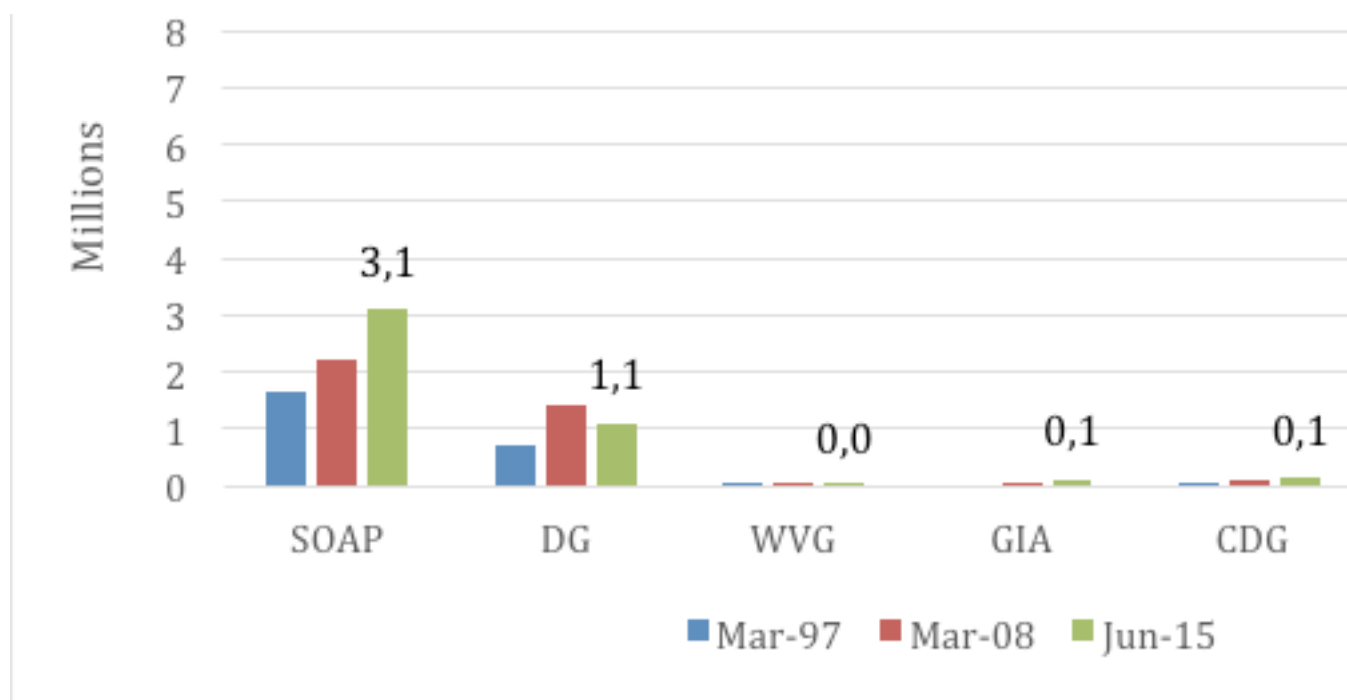
Notes: All figures in this table are weighted using calibrated panel weights which are adjusting for attrition.

6.3 State Interventions Addressing Poverty and Inequality

6.3.1 Social Grants

While South Africa has put policies in place to protect vulnerable groups within the population, youth and women remain disproportionately vulnerable to poverty. However, South Africa's relatively extensive social security system does go some way in addressing the gender-based differences in poverty and inequality in South Africa. Section 27 of the Constitution makes provision for the development of a broad social security system, providing means-tested basic income transfers to vulnerable groups such as the elderly, the disabled and children. The social grant system represents a major intervention that assists a significant proportion of the population to escape extreme poverty. Research on social spending in South Africa finds that grants are well targeted and that many households utilise grants as their primary income source (Ruhiiga, 2000), reducing the incidence of income poverty in South Africa. Social grant receipt has also increased substantially over the last 18 years. In 1997, only 2.4 million South Africans received a social grant (SASSA, 2008)—this number has increased to 16.8 million in 2015 (SASSA, 2015). The bulk of this increase is due to roll-out of the Child Support Grant (CSG) in 1998, which had just under 11.8 million recipients in June of 2015. Figure 37 breaks down social grant receipt by grant type in 1997, 2008 and 2015. It is clear that the CSG has become a key component of South Africa's social grant system. Receipt of the State Old Age Pension (SOAP) has also increased substantially between 1997 and 2015, from 1.6 million to 3.1 million, respectively. This is evident when looking at the amount spent on social grants in South Africa, which increased considerably in just ten years, from just under R38 Billion in 2003/2004 (SASSA, 2008) to around R111 billion in 2013/2014 (SASSA, 2014).

Figure 37. Total Number of Social Grants by Grant Type: 1997, 2008 and 2015



Source: SASSA Annual Report 2007/08; Statistical Reports 6 of 2015.

Notes: Acronyms: "SOAP" – State Old Age Pension; "DG" – Disability Grant; "WVG" – War Veterans Grant; "GIA" – Grant in Aid; "CDG" – Care Dependency Grant; "FCG" – Foster Care Grant; "CSG" – Child Support Grant.

Table 47 below presents the proportion of South Africans over the age of 15 years receiving a range of government grants. In the case of the SOAP, figures are for the proportion of age-eligible (that is, 60 years and older) men and women receiving this grant. This table shows that women are almost always more likely than men to be receiving a grant, with the exception the disability grant. In 2008, the differences between male and female receipt of the SOAP and CSG were particularly pronounced. Only 47.3 percent of men aged 60 and older received the SOAP, while this figure was 74.6 percent for women. The difference is even greater when looking at the CSG – only 1.1 percent of men received this grant compared with 29.2 percent of women. This illustrates the role of females as primary care-givers within households – while both men and women are eligible to receive the CSG on behalf of their children, it is almost always the women who are responsible for its receipt. Overall, in 2012 13.9 percent of men and 44.4 percent of women received a government grant, although these figures are somewhat distorted by the CSG since it “attaches” to the child but must be paid to the caregiver. When excluding CSG receipt, 10.7 percent of men and 15.7 percent of women received a government grant in 2012. Receipt of all government grants excluding the disability grant increased between 2008 and 2012 across both genders. However, the rate of expansion increased substantially more amongst men, in part due to the relatively low base rate of receipt in 2008. The most noteworthy increase was in male receipt of the SOAP, which increased by 17.1 percentage points to 64.4 percent in 2012.

Table 47. Grant Receipt by Sex, Age 15+:2008 and 2012

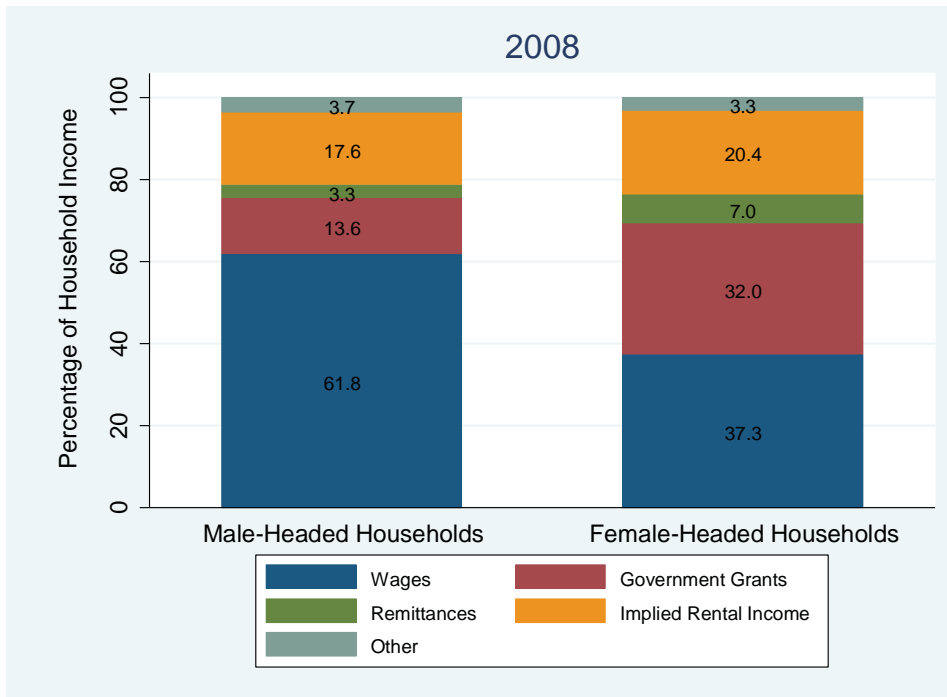
	2008		2012		Change: 2008-2012 (%)	
	Male	Female	Male	Female	Male	Female
Old age pension	47.3	74.6	64.4	75.8	36.1	1.6
Disability grant	3.8	4.6	3.2	3.0	-16.2	-34.2
Child support grant	1.1	29.2	3.2	34.0	183.4	16.4
Care dependency grant	0.1	0.4	0.3	0.6	256.3	53.3
Foster care grant	0.2	1.4	0.4	1.7	48.4	25.5
Any government grant excl CSG	8.6	14.9	10.7	15.7	25.0	5.4
Any government grant	9.8	44.1	13.9	46.9	42.1	6.5

Source: Own calculation, National Income Dynamics Survey 2008 and 2012.

Notes: All figures in this table are weighted using calibrated panel weights which are adjusting for attrition. Figures for the old age pension refer only to individuals aged 60 years or more.

The extent to which social grants supplement income in female-headed households is clear when looking at Figure 38 and Figure 39, which give the proportions of income made up by various income sources in male- and female-headed households in 2008 and 2012, respectively. These figures show that wage income makes up a larger proportion of total income in male-headed households than in female-headed households in both 2008 and 2012. On the other hand, female-headed households receive a larger proportion of their income from government grants and, to a lesser extent, remittances, when compared with male-headed households. This may exacerbate the vulnerability of female-headed households to poverty due to the irregular nature of remittances. The relative reliance of female-headed households on non-wage income may be due, in part, to the well-documented history of wage inequality between the sexes.

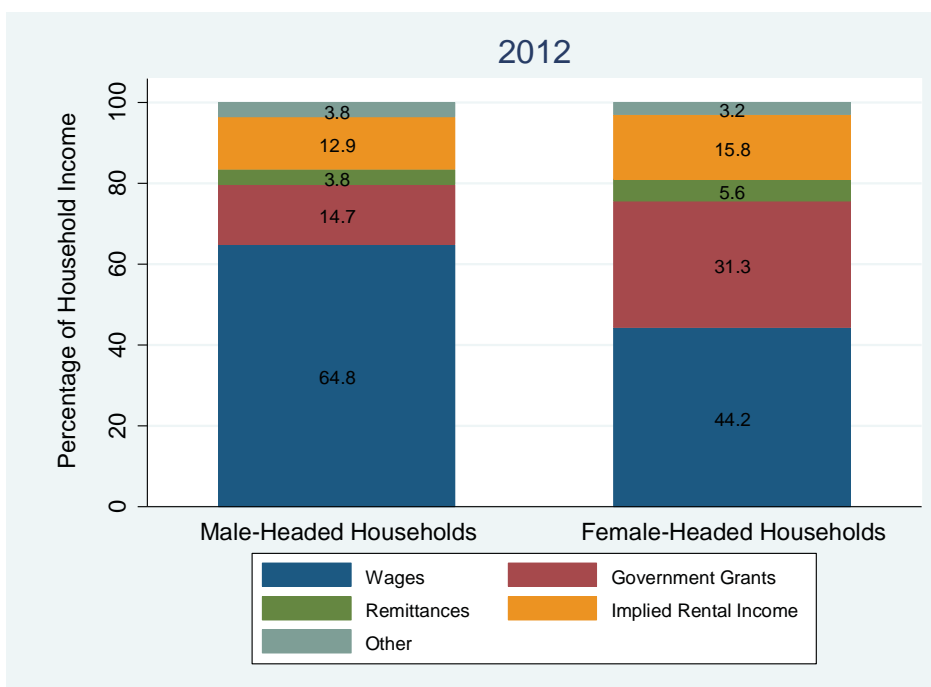
Figure 38: Composition of household income by sex of the household head, 2008



Source: Own calculations, National Income Dynamics Survey 2012.

Notes: All figures in this table are weighted using calibrated panel weights which are adjusting for attrition. "Other" includes income from subsistence agriculture, investments and other government sources.

Figure 39. Composition of Household Income by Gender of the Household Head: 2012



Source: Own calculations, National Income Dynamics Survey 2012.

Notes: All figures in this table are weighted using calibrated panel weights which are adjusting for attrition. "Other" includes income from subsistence agriculture, investments and other government sources.

Table 48 provides further analysis on the extent to which social transfers supplement income for men and women. On the individual level, grant income made up 89.3 percent and 79.3 percent of all income received by male and female grant recipients, respectively¹⁸. This proportion increased for men and decreased for women in 2012. This means that although more women than men receive social assistance, the extent to which this social assistance supplements other income sources is greater for men than for women, when looking only at grant recipients. When expanding the analysis to all income receivers (i.e. including income earners who are not grant recipients), this pattern is reversed. Grant income makes up only 13.3 percent of all income for men, while that figure is 48.0 percent for women. This means that almost half of all female income came from social grants in 2008. This is partly due to differences in non-grant income between men and women – for example the average level of non-grant income was R5099 for men and only R3466 for women in 2012. When evaluating the impact of grant receipt at the household-level, it is clear that grant income plays a vital role in substituting income in both male and female-headed households. However, female-headed households received a greater proportion of their income from social income transfers when compared with male-headed households.

Table 48: Grant income as a proportion of income by sex, 2008-2012

Individual	2008		2012	
	Male	Female	Male	Female
Grant receivers aged 15+	89.3	79.3	92.7	78.6
All income earners aged 15+	13.3	48.0	19.1	50.2
Household	Male-head- ed	Female- headed	Male- headed	Female- headed
Grant receiving households	36.3	46.9	41.9	45.0
All households	13.3	30.9	13.4	28.5

Source: Own calculation, National Income Dynamics Survey 2008 and 2012.

Notes: All figures in this table are weighted using calibrated panel weights which are adjusting for attrition.

Table 49 reveals how the receipt of grant income transfers affects poverty rates for men and women. Figures presented are the percentage differences in poverty rates when comparing per capita household income with and without grant income, with a negative indicating a decrease in the poverty rate due to grant income. Since household resources affect household formation, it is not possible to accurately determine the reduction in poverty associated with receipt of grants. Receipt of grants is likely to attract individuals to recipient households, reducing the impact of the grant within the receiving household while potentially improving poverty status in the sending household. These estimates, though, give us a quick guide to the impact of the grant system on poverty status. This table indicates that social transfers have an important role to play lifting both individuals and the household out of poverty. Using the lower-bound poverty line, poverty rates decreased by 17.9 percent for men and 17.4 percent for women in 2008 due to grant income. The impact of grant receipt was larger in 2012 - poverty rates decreased by 24.9 percent for men and 24.5 percent for women.

The difference is even greater amongst male and female-headed households, with poverty rates decreasing by 32.7 percent in male-headed households and 28.8 percent in female households at the lower-bound poverty line in 2012. It should be noted that while the percentage decrease was similar amongst each household, the percentage point decrease for female-headed households was consistently greater than for male-headed households, given that female-headed households faced higher poverty rates in both years. For example, the percentage point difference in poverty rates in 2012 using the lower-bound poverty line was 8.1 for male-headed households and 13.8 for female-headed households.

¹⁸

Note that this is the average of the ratio of grant income to total income for each individual and not the overall average grant income to total income.

Table 49: Percent change in headcount poverty rates pre- and post- grant income by gender, 2008-2012

Individual	2008		2012	
	Male	Female	Male	Female
Lower Poverty Line (R578)	-17.9	-17.4	-24.9	-24.5
Upper Poverty Line (R1 148)	-3.8	-4.5	-7.5	-6.6
Household	Male-headed	Female-headed	Male-headed	Female-headed
Lower Poverty Line (R578)	-22.8	-22.9	-32.7	-28.8
Upper Poverty Line (R1 148)	-6.2	-6.4	-12.6	-9.6

Source: Own calculation, National Income Dynamics Survey 2008 and 2012.

Notes: All figures in this table are weighted using calibrated panel weights which are adjusting for attrition.

6.3.2 Expanded Public Works Programme

The Expanded Public Works Programme (EPWP) was launched in 2004 as one of the measures aimed at reducing high unemployment rates in South Africa. In order to overcome one of the most important socio-economic challenges that affects South Africa, the programme is relatively labour intensive. EPWP places focus on individuals who are: unemployed, but able and willing to work; unskilled; not receiving social grants; poor; women; disabled persons; and the youth. The sectors covered by the programme were infrastructure, environment, social and economic.

Programmes within the infrastructure sector aimed to provide labour-intensive employment to local unemployed people; to provide locally employed workers with training and skills development; and to building cost-effective and quality assets. Within the economic sector the focus is on entrepreneurial and co-operative income-generating activities and provides accredited business skills training (Department of Public Works, 2009). Within the environment and culture sector, the EPWP objectives were to generate useful outputs in the sector and create programmes that support the creation of land-based livelihoods and community-based natural resource management. Finally, the social sector involved cooperation between various national and provincial departments, as well as non-profit organisations (NPOs).

The programme was implemented in two stages: Phase I and Phase II. The first phase ran from 2004 to 2009 and aimed to create one million work opportunities. In order to achieve this, government set out the following guidelines: to create temporary work opportunities and income over the first five years and affecting one million unemployed persons; the provision of the labour-intensive public goods and services would be through public sector resources and public and private sector implementation capacity; and increase the earning potential of participants by providing work experience, training, further education, and SMME development. In addition, the EPWP has four objectives. The first is to increase the labour-intensity of government funded infrastructure projects. The second is to create work opportunities in public environmental programmes. The third objective is to create work opportunities in public social programmes. Lastly, the EPWP provides the work experience component of small enterprise learnership or incubation programmes using government spending in goods and services (Department of Public Works, 2009; Department of Public Works, 2013).

Phase I achieved its goal of creating one million jobs work opportunities by 2008. As

	Infrastructure		Economic		Environment and culture		Social	
	Total	Female Share	Total	Female Share	Total	Female Share	Total	Female Share
2004/5	109 712	35	4 687	20	58 796	44	1 650	64
2005/6	42 574	70			13 988	44	2 698	72
2006/7								
2007/8								
2008/9	397 984	36	7 067	48	99 987	44	64 981	75

Source: Department of Public Works (2004; 2005; 2008)

Notes: No quarterly financial reports available for 2006/2007 and 2007/2008

indicates, women were important beneficiaries of the programme, although there is strong evidence of gender bias within the different sectors. Thus, women accounted for 75 percent of opportunities in the social sector, 48 percent in the economic sector and just 36 percent in the infrastructure sector. Furthermore, the sectors in which female participation was highest provided the smallest number of work opportunities in total. Thus, for example, of the work opportunities created during 2008/2009, 42 percent of beneficiaries were women and 58 percent were men.

Table 50: EPWP work opportunities created by sector, 2004/5-2008/9

	Infrastructure		Economic		Environment and culture		Social	
	Total	Female Share	Total	Female Share	Total	Female Share	Total	Female Share
2004/5	109 712	35	4 687	20	58 796	44	1 650	64
2005/6	42 574	70			13 988	44	2 698	72
2006/7								
2007/8								
2008/9	397 984	36	7 067	48	99 987	44	64 981	75

Source: Department of Public Works (2004; 2005; 2008)

Notes: No quarterly financial reports available for 2006/2007 and 2007/2008

Although Phase I reduced unemployment, in order to halve unemployment by 2014 the EPWP had to be expanded in a second phase. Phase II targeted the creation of two million work opportunities (Department of Public Works, 2013b).

Table 51 indicates that most work opportunities within Phase II, were created in the infrastructure sector (1 681 573), followed by the environment and culture sector (779 075). Furthermore, the proportion of women involved in EPWP programmes increased over time and in all four sectors to the extent that, by 2014/2015, women account for the majority of participants in each sector.

Table 51: Work opportunities created by sector, 2009/10-2014/15

	Infrastructure	Environ- ment & Culture	Social	Non-State		
				Total	Community Works	NPOs
2009/2010						
Total	263 457	95 942	206 421	60 039		
% women	25	31	45	54		
2010/2011						
Total	227 100	107 189	131 979		92 136	34 712
% women	47	52	91		71	69
2011/2012						
Total	374 591	164 475	164 662		100 179	39 552
% women	49	53	81		71	73
2012/2013						
Total	232 162	139 349	112 057		63 882	30 125
% women	51	53	85		72	75
2013/2014						
Total	391 555	205 870	191 516		176 679	51 645
% women	47	53	83		72	73
2014/2015						
Total	189 708	66 250	79 396		60 256	27 777
% women	61	57	86		78	77

Source: Department of Public Works (2009a-2014)

6.4 Women's Poverty Status

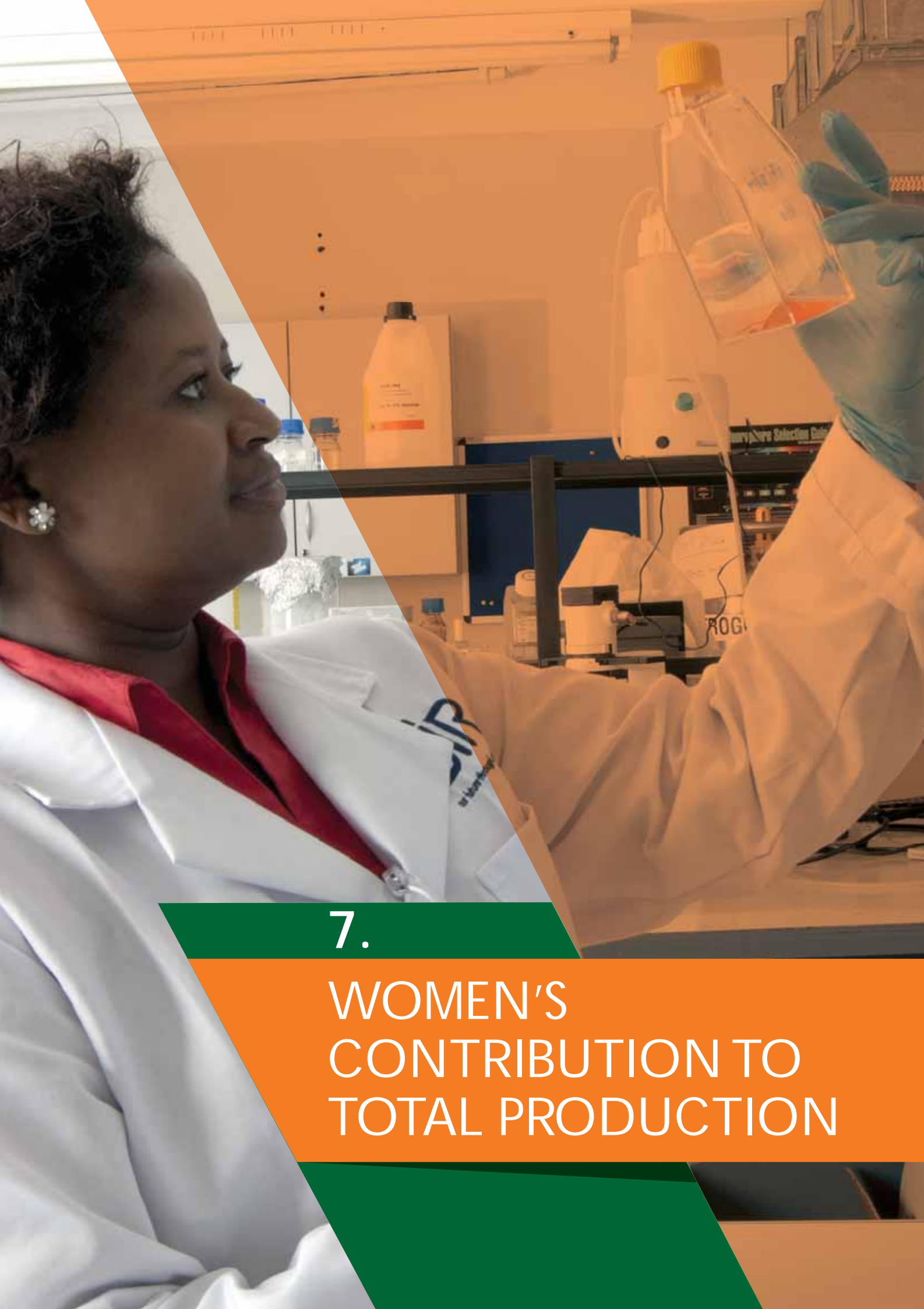
While poverty has decreased since the end of apartheid, the majority of South Africans still live below the official poverty line. Women fare worse than men—in 2012, 72.4 percent of women and 67.3 percent of men lived below the upper-bound poverty line. In addition, poor females tend to live further below the poverty line than their male counterparts. This means that not only are women more vulnerable to poverty, they tend also to experience deeper levels of poverty than men, with differences even larger at the household level.

However, different groups of women experience varying degrees of poverty. Rural (or, non-urban) women are relatively worse off than their urban counterparts due to a history of discrimination that left those in rural areas spatially separated from employment opportunities. Critically, while working-age women are somewhat more likely than men to be located in the particularly impoverished areas of the former homelands, the gap is substantial when one considers the elderly: 39.4 percent of women over 65 years are located in the former homelands, compared to 32.3 percent of men over 65 years. This gap between rural and urban areas is clear when comparing urban and non-urban poverty rates for women, which were 59.3 and 90.0 percent respectively at the upper-bound poverty line in 2012. In terms of money-metric poverty this gap is substantial and can be observed in terms of asset poverty too, although the gap there is smaller. Race also plays an important role in determining the vulnerability of women to poverty. While White women faced very low poverty rates in 2012 at the upper-bound poverty line (5.6 percent), poverty rates for African and Coloured women were 81.0 percent and 62.2 percent, respectively. This means that a gender-based poverty reduction strategy must be well-targeted to those women who are particularly vulnerable to poverty.

Nevertheless, income inequality between the sexes makes up a small proportion of overall income inequality in South Africa. In 2012, 5.5 and 94.5 percent of inequality was due to inter- and intra-sex inequality at the household level, respectively.

Social grant receipt has greatly expanded over the past 18 years, from 2.4 to 16.8 million recipients between 1997 and 2015. The major driver of this growth was the roll-out of the Child Support Grant (CSG). Grant receipt differs substantially between the sexes, with women more likely to be receiving a social grant than men, particularly if one considers the CSG. This substantial difference in CSG receipt between the sexes demonstrates the social norm of women in the role of caregiver in the household. Overall, social grant receipt increased for both men and women between 2008 and 2012, with men experiencing the largest increase due to their relatively low base-rate of receipt.

The importance of grant income within the household, especially female-headed households, is clear. Wage income is relatively more important in male-headed households, with wage and social grant income making up 64.8 and 14.7 percent of household income respectively in 2012. Conversely, wage income made up only 44.4 percent of household income in female-headed households, while income from social grants accounted for 31.3 percent in 2012. While it is not possible to accurately determine the decrease in poverty rates due to social grants, it is estimated that grant receipt substantially decreases poverty rates at both the individual and household level.



7.

WOMEN'S
CONTRIBUTION TO
TOTAL PRODUCTION

7. WOMEN'S CONTRIBUTION TO TOTAL PRODUCTION

7.1 Market Production

An interesting indicator that would be useful in the context of this report would be the relative contribution of females to total production. For example, what proportion of GDP could be attributed to women? This is not a particularly easy question to answer and, indeed, there are several ways in which this may be answered. For example, based on the sex-specific GNI per capita figures estimated by the UNDP for the Gender-related Development Index (see Table 3) and using population estimates for 2013, women account for roughly 37 percent of GDP. The sex-specific GNI per capita figures are, in turn, calculated using the female to male wage ratio, sex-specific shares of the economically active population and GNI (UNDP 2014).

Table 52 presents alternative estimates of women's share of South Africa's GDP, based on measure of women's 'input' of work relative to that of men. The first measure is based on women's share of total employment based on the assumption that one can measure an individual's input of work (or production) using their employment status. This assumes, therefore, equal production across all of the employed. The second measure presented in the table is based on women's share of total hours of work. This perhaps gets us closer to measuring production, but it assumes equal productivity across all of the employed (or equal production within a given unit of time). Both of these measures, therefore, are underpinned by very strong and arguably unrealistic assumptions and the estimates presented in the table should be viewed in that light.

Table 52: Women's estimated share of GDP, 2008-2014

Year	GDP		Female Share of:		Women's Estimated Share of GDP			
	Annual	Growth	Employment	Hours Worked	Using Employment	Growth	Using Hours	Growth
	R bil	Percent	Percent	Percent	R billion	Percent	R billion	Percent
2008	2 708.6		43.0	40.6	1 165.3		1 099.5	
2009	2 666.9	-1.5	43.6	41.2	1 162.8	-0.2	1 098.6	-0.1
2010	2 748.0	3.0	43.2	40.8	1 186.1	2.0	1 121.6	2.1
2011	2 836.3	3.2	43.4	41.2	1 230.3	3.7	1 168.3	4.2
2012	2 899.2	2.2	43.4	40.9	1 258.7	2.3	1 187.2	1.6
2013	2 963.4	2.2	44.0	41.5	1 303.1	3.5	1 231.0	3.7
2014	3 008.6	1.5	43.8	41.4	1 317.6	1.1	1 245.4	1.2

Source: Own calculations, SARB (2015), Quarterly Labour Force Surveys (2008-2014).

Notes: Female shares of employment and hours worked are calculated based on the averages for these variables across the four waves of the QLFS within each calendar year. Hours worked refers to total hours usually worked per week. GDP estimates are in constant 2010 prices.

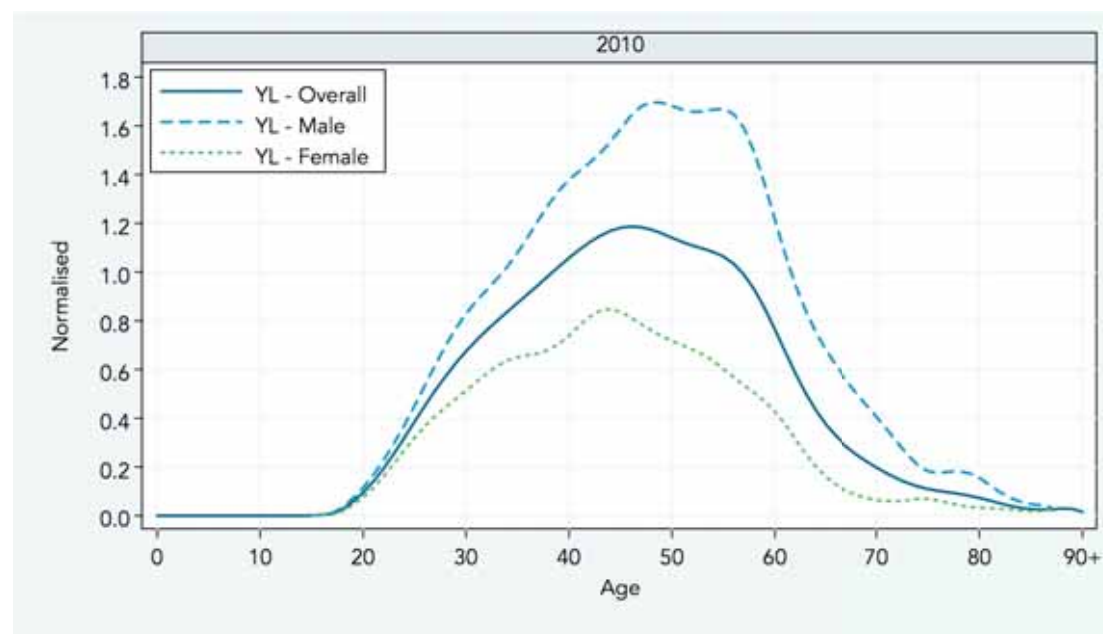
The estimates presented put the female share of both employment and hours worked at between 40 percent and 45 percent between 2008 and 2014. Within this period, both shares peaked in 2013 and, in 2014, were just off their peak values. In each period, women's share of employment is between 2.1 and 2.5 percentage points higher than their share of hours worked, indicating that, on average, women in the workforce tend to work slightly shorter hours than men. Using the female share of employment, it is estimated that women accounted for 43.8 percent of GDP in 2014, equivalent to approximately R1.3 trillion in 2010 prices. Using the female share of hours worked, this falls to 41.4 percent and R1.2 trillion respectively.

Neither of these sets of estimates takes into account wages. Wages are often thought of as indicating productivity—individuals with higher productivity are rewarded with higher wages—although wages may be subject to various distortions that obscure this productivity signal. For example, if women are discriminated against within the labour market and earn lower wages for the same work, the ability of wages to signal productivity is weakened. A similar situation exists where wages are driven up due to scarcity rather than productivity.

One of the ways in which participation in the economy can be assessed is through participation in the labour market. We have already seen, for example, that women are less likely to participate in the labour force however it is defined and, if they do participate, are less likely to be employed and have lower earnings when employed. The combination of the effects of gender differentials in labour force participation rates, employment probabilities and wages, amongst others, can be illustrated through the use of mean per capita labour income profiles. Since these profiles are calculated by age, these profiles provide an indication of how these effects change over the lifecycle.

Data for 2010 shows how labour income—defined as income from employment and self-employment—rises in the late teens, when individuals are legally allowed to begin working, peaks in the mid- to late-40s and declines thereafter, particularly from the late-50s (Figure 40). Two key features of the overall profile for South Africa are worth flagging here. First, mean per capita labour income increases relatively slowly, particularly compared with other countries for which comparable data exists (Oosthuizen 2015b). This is due to the country's high levels of unemployment that particularly impact younger cohorts, with narrow unemployment rates as high as 50.5 percent for 15 to 24 year olds in 2010. Normalised per capita labour income only rises above one in the late thirties, peaking at just under 1.2 in the mid-forties.¹⁹ The second feature is the rapid decline in per capita labour income beginning in the late fifties: per capita labour income declines rapidly from above 1.0 to below 0.4 by the mid-60s. By the age of 70, per capita labour income is just 20 percent of peak labour income (defined as mean per capita labour income for 30 to 49 year olds).

Figure 40: Mean per capita labour income across age by gender, 2010



Source: Oosthuizen (2015a).

Notes: All three profiles are normalised by dividing by the average per capita labour income for 30 to 49 year olds.

Unfortunately, mean values hide the variation that exists between different groups and labour income profiles can look very different for different race groups, for populations in different areas (e.g. urban vs. rural) and for different socio-economic groups. As Figure 40 illustrates, these profiles are very different for South African men and women. While both profiles follow a broadly similar pattern—increasing from the late teens, peaking during the forties and declining thereafter—the key difference is in the magnitudes. Labour income rises more rapidly for men than for women and peaks at a substantially higher level. Thus, from age 27, the ratio of male to female per capita labour income does not drop below 1.5. In fact, for

¹⁹

Profiles are normalised by dividing the profile by the average per capita values of that profile for 30 to 49 year olds.

the most part, the ratio climbs gradually during the course of the working life, reaching 4.3 at age 65. This gradual increase is associated with the widening gap between the rates of labour force participation of men and women at older ages: for the three age-groups under 45 years, female LFPRs are over 80 percent of the those of males, but for those aged 55 to 65 years this proportion has fallen to 66 percent. This pattern can also arise in the presence of a widening gender pay gap at higher ages, or by differential participation rates for individuals at different income levels that vary by gender.

Another interesting feature of the sex-specific labour income profiles is the earlier peak for women than for men. Per capita labour income peaks at age 48 for men and, at that point, is 2.2 times greater than that of women. For women, the peak is four years earlier age 44, at which point per capita labour income for men is 1.8 times that of women. Changes in the relative timing of the peaks for men and women over time may signal changing behaviours and earnings differentials.

If one takes these labour income profiles as proxies for economic production, it is possible to assess the relative contributions of men and women to total production or GDP. Based on population estimates for 2010, it is estimated then that women receive 35.8 percent of total labour income.

7.2 Valuing Unpaid Work

While decomposing GDP, for example, into separate components attributable to men and women may be appealing, even if it were easily done it would not give us a complete picture of the relative contributions of men and women to total production. Instead, given women's specialisation in household production relative to men, estimates based purely on GDP and wages will systematically underestimate women's contributions (Waring 1999). Household production consists of productive activities not resulting in market goods or services and, despite the name, includes activities performed outside the household for non-household members, such as care for persons in other households. This underestimation of women's contributions arises due to the fact that while national accounts include market and non-market goods and services for all other institutional sectors, for households they exclude non-market services.

Not only do women specialise in household production, they are also more likely to specialise in time-inflexible and non-discretionary tasks (Coltrane 2000), which may constrain their availability for paid work. Indeed, South African women's obligations in terms of household production—in 2000, they devoted twice as much time as men to unpaid house- and care work, irrespective of labour force status—have been found to negatively impact on both job search and their options for employment (Floro and Komatsu, 2011), reinforcing some of the gender inequalities mentioned above.

There is also a strong lifecycle dimension to household production generally, and unpaid care work in particular (Gershuny, 2003; Espen, 2009), with gender gaps particularly large during parenthood. These gaps may be widened or narrowed, depending on the prevailing social norms relating to gender roles, family policies and employment regimes (Miranda, 2011). The simplest way of valuing production is by using the prices at which goods and services are exchanged in the market. However, the services that form part of household production are, by definition, not exchanged in the market and there is therefore no price. Consequently, household production is typically valued based on the labour time-input required to produce such services using data collected in time-use surveys. These time inputs are then valued in monetary terms using appropriate wage rates.

All activities that meet the so-called 'third party criterion' are included within household production. According to this criterion, any unpaid activity performed by a household member that a third person could be paid to perform is classified as work (Reid, 1934). In terms of the International Classification of Activities for Time Use Statistics (ICATUS), categories of productive activities that are not included in national income are major groups 4 through 6, namely household maintenance, management and shopping for own household; care for children, the sick, elderly and disabled for own household; community services and help to other households.

While it is relatively straightforward to estimate the time spent on these activities, it is more difficult choosing an appropriate wage. There are essentially four approaches to estimating a wage rate (Budlender, 2008). In the specialist replacement approach, the mean wage of workers engaged in the equivalent activity in the market is used to value time spent in that activity in household production. In the generalist replacement approach, the mean wage of workers engaged in the market in a broad range of the activities to be valued is used. The opportunity cost approach uses the individual's own market wage to value their own time spent in household production. Finally, the average earnings approach uses the average wage of all workers. There are various advantages and disadvantages to following each of these approaches, although we will not elaborate on them here.

There are significant differences in time use patterns between the sexes. Males spend significantly more time than females in activities classified as production within the System of National Accounts (SNA). Men spend an average of 214 minutes per day in SNA production, compared to 129 minutes for women spend (equivalent to around 60 percent of the time for males). In contrast, though, women spend 134 percent more time on non-SNA production activities—what we have been referring to as household production—than men, 229 minutes per day compared to just 98 minutes per day. Females spend nearly six times as much time on average caring for people within the household compared to males (29 minutes compared to five minutes) and 2.2 times as much as males on household maintenance, which includes housework, cooking, and household shopping. Females also spend marginally (four percent) less time in non-productive activities than males, although they spend 21 percent less time in social and cultural activities than males.

Table 53: Mean minutes per day spent on ten major activity categories by sex, 2010

Activity	Female (minutes)	Male (minutes)	F:M Ratio
SNA Production	129	214	0.60
Work in establishments	105	182	0.58
Primary production	16	19	0.84
Work in non-establishments	8	13	0.62
Non-SNA Production	229	98	2.34
Household maintenance	195	88	2.22
Care of persons	29	5	5.80
Community service	5	5	1.00
Non-Productive	1 081	1 128	0.96
Learning	64	71	0.90
Social and cultural activities	128	162	0.79
Mass media use	131	145	0.90
Personal care	758	750	1.01

Source: Statistics South Africa (2013).

Notes: Respondents are aged 10 years and older.

While the value of time spent in SNA production activities is technically included within the calculation of GDP, it is the non-market services provided within the three categories of non-SNA production activities that constitute the unpaid labour that needs to be valued. Currently, there are no published studies valuing unpaid work based on the 2010 Time Use Survey. However, Budlender and Brathaug (2004) estimate the value of unpaid work using a variety of approaches using the 2000 Time Use Survey data. Table 54 presents one of their sets of estimates that uses sex-disaggregated mean hourly wages across all employed individuals derived from the Labour Force Survey. According to these estimates, unpaid work is valued at 50 percent of GDP in 2000—equivalent to R440.1 billion—with females accounting for approximately 70 percent of the total. This is despite the fact that the imputed hourly wage for women of R13.17 is just 79 percent of that of men. In terms of time, three-quarters (75.2 percent) of all time spend in unpaid work is attributable to women.

Table 54: Valuation of unpaid labour, 2000

	Female	Male	Total
Minutes per day	220	80	154
Hours per year	1 338	487	937
Population aged 10+	17 672 377	15 885 322	33 557 699
Total hours per year	23 645 640 426	7 736 151 814	31 443 563 963
Share of total hours per year	75.2%	24.8%	100.0%
Imputed hourly wage	R13.17	R16.64	R14.03
Total wages per year (Rm)	R311 491	R128 641	R440 132
Relative to GDP	35%	14%	50%

Source: Budlender and Brathaug (2004, p.36), and own calculations.

Notes: Imputed hourly wage is calculated using the economy-wide sex-disaggregated mean wage from the Labour Force Survey. The imputed hourly wage for the total population is calculated as a weighted average of the gender specific figures for the purposes of this report. Simultaneous activities are pro-rated to ensure a 24-hour day.

This valuation of unpaid labour is at the upper end of the range of estimates presented by Budlender and Brathaug (2004). Excluding estimates that do not adhere to a 24-hour measure of time—i.e. excluding estimates that do not proportionately reduce the time allocation to simultaneous activities to ensure a 24-hour day—the authors provide estimates as low as 11 percent and 18 percent of GDP (using a generalist wage based on census and labour force survey data respectively). Even at these lower levels, however, it is clear that unpaid work is significant in size and that women perform the lion's share of it.

In Table 55, we update these findings for 2010, the most recent year for which there is time-use data in South Africa. On average, it is estimated that on average South Africans spend a total of 7.1 billion minutes per day in unpaid work, of which 6.2 billion minutes (or 87.8 percent of the total) are classified as household production. Women are responsible for 71.9 percent of unpaid work, representing a decline of 3.3 percentage points compared with 2000. However, even within unpaid work there is evidence of gender-specialisation. Females spend roughly 2.4 minutes in household production for every one minute spent by males; in care work, this rises to 4.5 minutes for every one minute spent by males. In other words, males are far less likely to spend any time in unpaid care work than females, even when one accounts for the fact that males do less unpaid work than females generally.

Table 55: Valuation of unpaid labour, 2010

	Household Production	Care Work	Total
Total minutes per day (millions)			
Female	4 379	705	5 084
Male	1 826	154	1 980
Total	6 205	859	7 064
Value (R billions)			
Female	863	139	1 002
Male	361	31	392
Total	1 224	170	1 394
Share of Total Time/Value (%)			
Female	61.9	10.0	71.9
Male	25.9	2.2	28.1
Total	87.8	12.2	100.0
Relative to GDP (%)			
Female	32.5	5.2	37.7
Male	13.4	1.2	14.6
Total	46.9	6.4	53.3

Source: Oosthuizen (2015a).

Notes: Imputed hourly wage of R32.43 in 2010 prices is calculated as a trimmed economy-wide mean hourly wage from the Labour Market Dynamics Survey. Since a uniform hourly wage is used to value time, the shares of time and total value are equal. Simultaneous activities are pro-rated to ensure a 24-hour day.

In order to value the time spent on unpaid work, we use an economy-wide mean hourly wage derived from the LMDS data for 2010. This differs slightly to the Budlender and Brathaug (2004) estimates in that sex-specific means are not used.²⁰ In monetary terms, then, unpaid work is valued at just under R600 billion in 2010 prices. This represents 53.3 percent of GDP, slightly higher than the 2000 estimates. Alternatively, using the mean hourly wage for domestic workers (as generalists) to value unpaid work yields a proportion of 22.2 percent (Oosthuizen 2015a).

Unpaid work is clearly a significant proportion of measured production within the South African economy and females are responsible for a disproportionate amount of it. In particular, women's significant specialisation in care work may present particular challenges and burdens—including financial, temporal, and emotional—on women, particularly where the care is of sick adults. The valuations presented above are useful in bringing the full contributions of both men and women into view, providing space for a discussion around gender norms relating to both unpaid and paid work.

7.3 Work over the Lifecycle

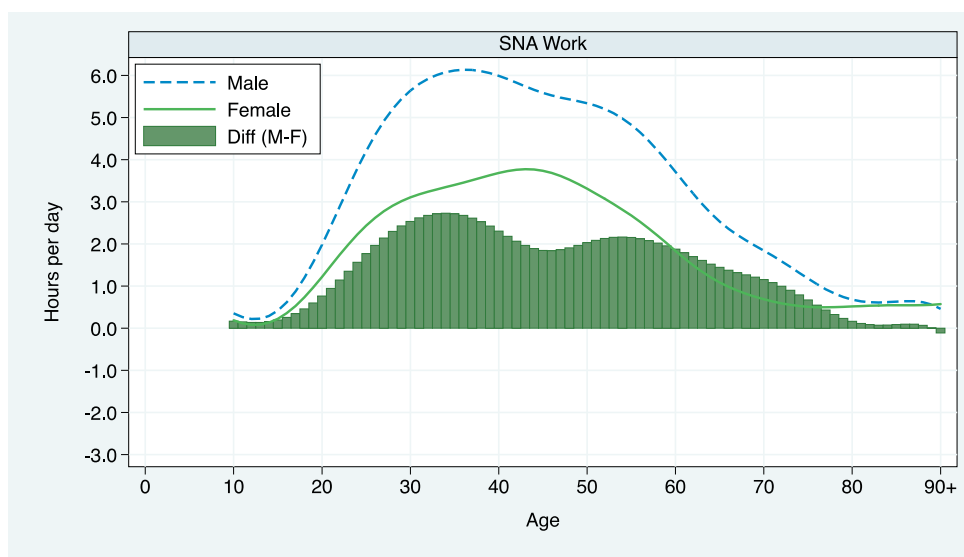
Discussions of unpaid work, such as in the preceding section, typically focus on aggregates for males and females. They ask questions such as what proportion of unpaid work is performed by women as opposed to men, and how much is this unpaid work actually worth. Less well explored is the fact that demands on time—and therefore the individual-level allocations of time to paid work, unpaid work and non-productive activities—vary substantially over the life course as individuals move out of childhood, into adulthood, often through parenthood, and eventually into old age. In this section, we present some early findings from on-going research into the issue of intergenerational time allocations that aim to better understand these changes in time use over the life course and, in particular, how this may be different or similar between the sexes.

²⁰

This stems from a slight, though important, difference in conceptualization. The use of sex-specific means is equivalent to answering the question what would the value of time spent in unpaid work be if individuals performing that work were paid. The use of an economy-wide mean is equivalent to answering the question, what would the individual performing unpaid work have to pay someone else to do that work.

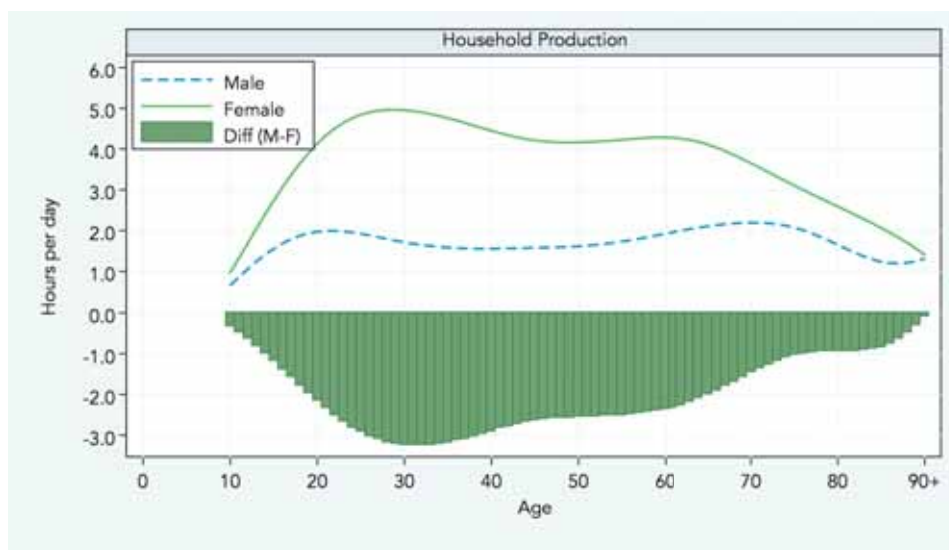
Figure 41 presents the average time spent per day in 2010 in activities that would be captured within national accounts, referred to as SNA work, for males and females over the life course. For both sexes, time spent in SNA work increases from young ages, peaking during adulthood and declining in older age. This pattern is, for obvious reasons, reminiscent of the pattern of labour income presented in Figure 40 above. There are, though, obvious differences between males and females. Time spent in SNA work rises rapidly for males, peaking sooner (during the early 30s) and at a higher level (over 6 hours per day). For females, in contrast, time spent in SNA work rises less rapidly—most likely attributable to childbearing—and peaks substantially later (during the early 40s) and at a lower level (under 4 hours per day). It is only really in old age that time spent on SNA work is similar for the two sexes. Importantly, though, even if one considers only the working ages, there is substantial variation in average time spent in SNA work across the life course, irrespective of sex.

Figure 41: Time spent in SNA work across the life course, by sex (2010)



Source: Oosthuizen (2015a).

Figure 42: Time spent in household production across the life course, by sex (2010)

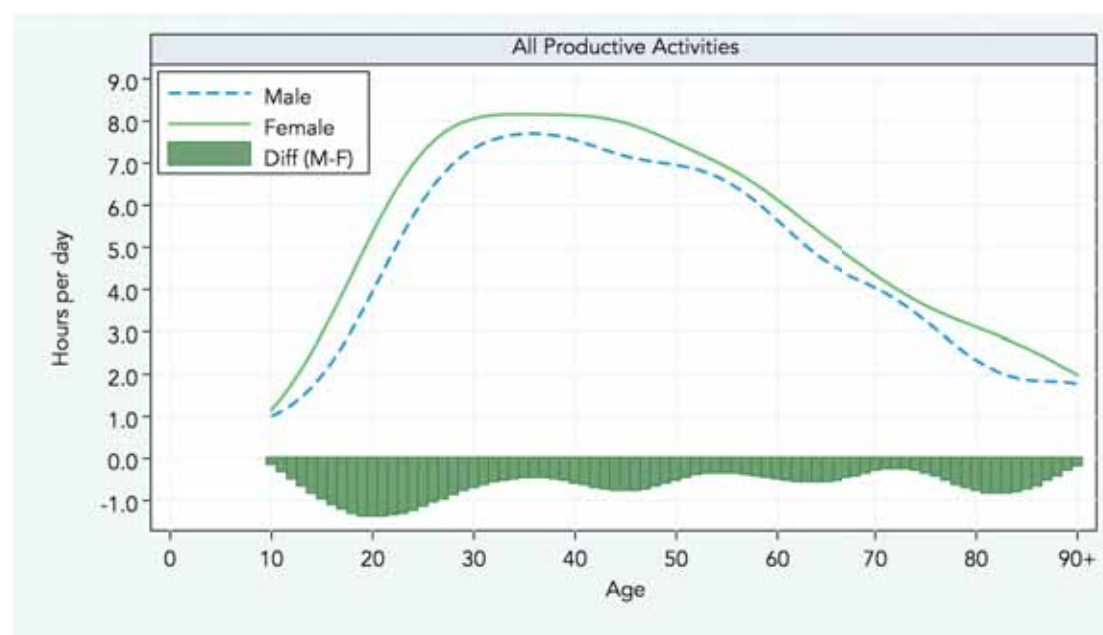


Source: Oosthuizen (2015a).

In terms of household production, the picture is quite different (Figure 42). Across the entire life course, females spend more time in household production or unpaid work than do males, with the gap particularly large in the years around age 30 (more than three hours per day). These are the prime ages for childbearing and childrearing, which make particular demands on women's time. Time spent on household production rises rapidly from age 10, significantly earlier than is the case for SNA production. For females, household production peaks at around five hours per day on average during the late 20s. It declines thereafter, but remains above four hours per day until the mid-60s after which there is a long period of decline of roughly one hour for every additional ten years of age. For males, though, time allocated to household production is remarkably stable over the life course once adulthood is reached, remaining between 1.5 hours and 2.0 hours from the mid-teens to the early 60s.

Combining these two sets of patterns provides the estimates of time spent in all productive activities across the life course for males and females, presented in Figure 43. The data shows that females spend more time in productive activities—SNA work plus unpaid work/household production—than males at all ages. The difference peaks during the late teens and early 20s at more than one hour per day on average and generally declines as age increases, although the gap never reduces to zero. By implication, this means that males on average spend more time in non-productive activities.

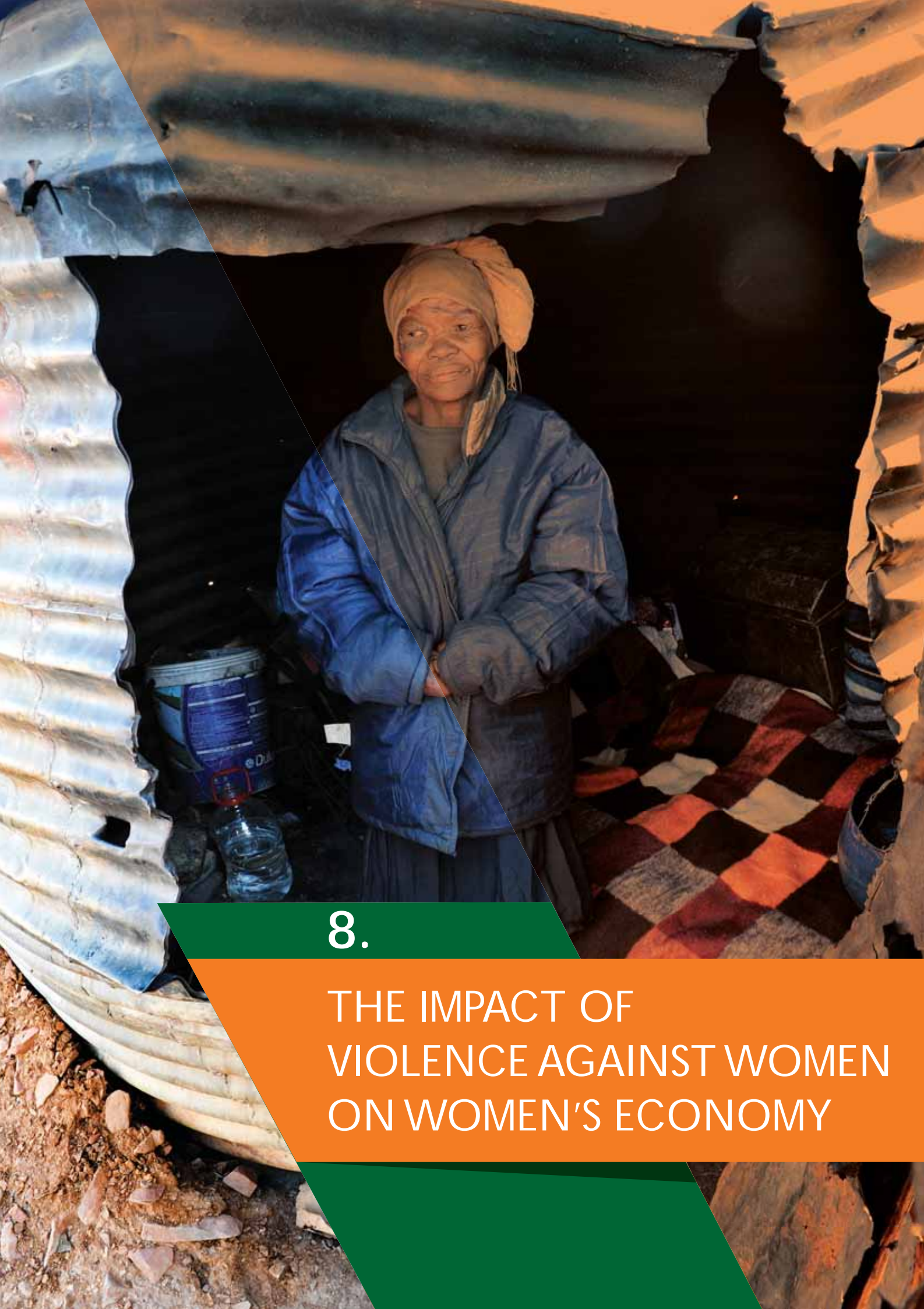
Figure 43: Time spent in all productive activities across the life course, by sex, 2010



Source: Oosthuizen (2015a).

The gap between male and female time spent on productive activities may seem small, but aggregated over the life course—and assuming that these patterns of time use remained consistent over time—the average woman who reached 70 years of age would, over her lifetime (from age 10), spend over 15 500 hours more than the average man in productive activities. These results point to the particular demands on their time faced by women between the ages of 25 and 45 years. During these ages, time spent on all productive activities averages more than eight hours per day. The differential burden of household production highlights some of the challenges that women, particularly young women, face in actively engaging in the economy. As noted above, this time burden and its inflexibility in terms of the time of day during which household production must take place have been found to negatively impact on both job search and women's options for employment (Floro and Komatsu, 2011). If women's labour force participation is to increase, we need to find ways to ameliorate this unequal burden. This may occur through essentially two mechanisms. The first requires the provision of childcare-related services that would allow

women to actively seek, find and keep employment. In many developed countries, the model for this has been state provision, although private provision is equivalent from the perspective of the current argument. Alternatively, South African society needs to find a more equitable gender-distribution of unpaid work through changed social norms regarding the distinction between “women’s work” and “men’s work” in the home.



8.

THE IMPACT OF
VIOLENCE AGAINST WOMEN
ON WOMEN'S ECONOMY

8. THE IMPACT OF VIOLENCE AGAINST WOMEN ON WOMEN'S ECONOMY

8.1 Context

The 1996 Constitution of the Republic of South African makes provision for the protection of women. The equality clause, section 9, calls for the right to equal protection and benefit of the law and expressly forbids unfair gender-based discrimination. The Freedom and Security of the Person clause, section 12, provides for the freedom and security of the person, including freedom from violence against women. Many may have imagined that the battle for social justice was won when the Constitution, with its expansive Bill of Rights, became supreme law of the land, because it is intended to be 'transformative' in nature, with the promotion of gender equality and the empowerment of women being a central part of its quest for a society based on equal enjoyment of all human rights, freedoms and life opportunities. However, violence against women did not disappear with the introduction of the Constitution, but continues unabated.

The empowerment of women cannot be achieved without the socioeconomic transformation of society to accelerate economic growth and overcome the triple challenge of unemployment, poverty and inequality. This is particularly true since conditions of unemployment, poverty and inequality are fertile breeding ground for violence and, in particular, violence against women. As we reflect on the status of women in South Africa, we are starting the journey of assessing the gains brought by democracy while also focusing on continued social ills. In this chapter, therefore, we focus on one of these social ills, namely violence against women. The chapter does not seek to address violence against women in its totality, but rather introduces the subject and focuses only on its impact on women's ability to engage in the economy.²¹

At the dawn of democracy, South Africa produced an unprecedented body of laws, and established global best practice institutional mechanisms and programmes to address violence against women. However the scourge continues unabated. As UN Secretary General Ban Ki-Moon noted in 2007, "[violence] against women and girls continues unabated in every continent, country and culture. It takes a devastating toll on women's lives, on their families, and on society as a whole. Most societies prohibit such violence—yet the reality is that too often, it is covered up or tacitly condoned". While many effects of violence against women have been documented, there is little evidence on the economic and social development impacts of violence against women in South Africa. The Department will therefore work with all stakeholders to conduct a more detailed costing exercise.²² In its quest to eradicate violence against women, the Department will embark on national dialogues that will see it traversing the country, talking to women and men from all spheres of life. These dialogues will provide a platform to the nation—from rural areas to urban areas, from low-skilled elementary workers to high-skilled professionals and business people, from the young to the old—to tell their personal stories with regards to the violence they may have experienced at home, at work or within institutions created to build the country's economy.

Further, there is no empirical research that identifies forms of work-related harassment and the impact thereof on women's work and their economic status. Therefore the proposed dialogues will focus on abusive behaviours within the workplace—whether perpetrated by employers or colleagues—that have an impact on women's engagement in the economy. The dialogues will also look at the effects of abuse on women's work and employability. These dialogues will provide an opportunity to government to assess the services and institutions that it has established, and to evaluate how these institutions have contributed to empowering women economically and to reducing the high incidence of violence against women. Our intention is that this will lay a foundation for a shared understanding of the challenges facing women, especially violence against women, and a commitment to finding new solutions. This, we hope, will facilitate public contribution to policymaking decisions and law reform.

But, how exactly do we define violence against women? Article I of the Declaration on the Elimination of Violence Against Women (DEVAW) states that "violence against women means any act of gender-based violence that results in, or is likely to

²¹ This chapter on the impact of violence against women on the ability of women to fully participate in the economy represents a precursor to a comprehensive report on violence against women due to be launched in 2016. This report will cover all facets of this problem.

²² The Department of Women, Children & People with Disabilities (DWCPD) commissioned Health and Development Africa (HDA) to conduct this study in 2013. HDA further sub-contracted the services of the Medical Research Council, due to its extensive work within the area of sexual and intimate partner violence in South Africa.

result in, physical, sexual or psychological harm or suffering to women, including threats of such acts, coercion or arbitrary deprivation of liberty, whether occurring in public or in private life.” It further asserts that states have an obligation to “exercise due diligence to prevent, investigate and, in accordance with national legislation, punish acts of violence against women, whether those acts are perpetrated by the State or by private persons” (Article 4(c)). The Beijing Declaration and Platform for Action (BPA) definition of violence against women is similar. The BPA asserts that violence against women is a manifestation of the historically unequal power relations between men and women, which have led to domination over and discrimination against women by men and to the prevention of women’s full advancement.

In South Africa, the terms ‘violence against women’ and ‘domestic violence’ are often used interchangeably. There are many laws that deal with violence against women. The Domestic Violence Act 116 of 1998 defines domestic violence as: Physical abuse; sexual abuse; emotional, verbal and psychological abuse; economic abuse; intimidation; harassment; stalking; damage to property; entry into the complainant’s residence without consent, where the parties do not share the same residence; or any other controlling or abusive behaviour towards a complainant, where such conduct harms, or may cause imminent harm to, the safety, health or wellbeing of the complainant. In this context, economic abuse includes exerting control over household or family income by preventing the other person’s access to finances and financial independence.

Violence against women is recognised globally as a fundamental human rights violation and is widely prevalent across high, middle and low-income countries. It is estimated that one in three women globally has experienced physical and/or sexual assault at some point in their lifetime, signifying the endemic scale of such violence (WHO 2013). There is a perception that violence against women affects the poor. Given a lack of comparable research for higher-income groups, public ignorance of the problem and the culture of silence surrounding abuse amongst the wealthy is reinforced (Shapiro 2013). The disclosure of abuse in these wealthy couples only initiates a new conflict that would strip the woman of all her financial resources (Shapiro 2013).

Considering the definitions above and the national and international research, it is clear that the actions of violence that hinder women from being economically independent are systemic and that the survivor—whether employed or unemployed—might end up economically deprived in the midst of a complex of economic policies and institutions that seek to empower women economically.

Research shows that in instances where women are unemployed and their partner are the sole provider, women often end up without financial assets as the partner refuses to provide anything beyond their essential needs. This results in these women not being in a position to open a bank account or invest in income-generating opportunities that may make them economically independent and free from the abuse. The lack of any financial portfolio results in women not being able to own any property, movable or immovable, or financial assets in their own names. As a result, they remain financially dependent on their abusive partners. Research shows that violence and abuse exerts fear on victims to the extent that they do not think that they can survive outside their home in the absence of the abuser and therefore remain in the abusive relationship to avoid the unknown life of “poverty”, even while they may be living in poverty.

National and international research has shown that there are diverse and complex reasons that may result in women, who are earning a living and are active in the economy, being economically insolvent and dependent on their partners. These reasons include the accumulation of joint debt by partners, which in some instances may result in liquidation, without their consent. Domestic violence is also a common factor contributing to homelessness among women and their children. They may be forced from their homes in order to escape violence, disrupting social support networks as well as children’s schooling and social networks (Marcus and Braaf 2007).

Financial inequality remains central to the female experience. Thus, for example, patriarchy, cultural practices and marriage regimes have historically contributed to women being disempowered both socially and economically.

8.2 Costs of violence against women

There is a very direct cost of violence against women through the reduction of productivity. Conservative estimates of the economic costs of loss of productivity due to violence against women (VAW) are around 2 percent of global GDP globally (World Bank 2013). Short-term costs associated with VAW may include loss of earnings for time-off work, moving expenses, school transfers, trips to the police station, accessing court services, childcare costs, doctors' appointments, and psychological support. Long-term costs may involve legal fees, medical and psychological treatment, disability leave from work, on-going court dates and follow-up visits to the police station. The mental health cost of VAW has not been researched.

The effects of abuse on women's work and employability are numerous and may include limiting women's access to funds and undermining their ability to gain employment or attend school in the following ways:

- The abuser keeping the victim from sleeping, making her tired and ineffective at work and thereby risking her continued employment;
- Threatening the victim to the point that she is afraid to go to work or refusing to care for children at the last minute so that the victim is unable to go to work; and Calling the victim's work repeatedly and escalating abuse if she does not answer the phone.

While some women leave their jobs due to their partners' demands or threats or as part of leaving a community to escape violence, others may try to retain their current, perhaps stable and lucrative, employment and therefore end up staying in abusive relationships.

One of the various motives underlying such abuse of economically active women is to prevent them from obtaining the financial means with which they could establish independence, resourcefulness, and social power. Obviously, employment is the key route to overcoming financial dependence. It is therefore critical that an economic environment is fostered in which job creation is possible at levels that can materially impact on unemployment and poverty. However, the complexity of the phenomenon of violence against women reveals that job creation alone is unlikely to be a sufficient condition to eliminate such violence.

It is important to note that whether or not abuse is specifically targeted at women's employment, such victimisation may still readily impede women's abilities to work. Indeed, such victimisation is aimed expressly at establishing power and control over a woman. That she may be working or looking for work simply presents another arena in which an abuser's power and control tactics may be asserted (IWFSa 2011).

The economic empowerment of women is one of the strategies to address violence against women. Economic security is the availability of a steady and reliable source of income to sustain daily living for oneself and one's family and to allow planning for the future. Achieving economic security is dependent upon the availability of social and economic supports including: childcare, housing, transportation, and public benefits; jobs that provide a sufficient wage and offer benefits and opportunities for career advancement; education and job training programmes; and asset development opportunities. Women targeted by abusive partners need hope that they can plan for a future with their children outside an abusive relationship.

Women empowerment requires efficient and enabling infrastructure.²³ There is a lack of investment in economic infrastructure, and in the information and communication technology sectors in South Africa. According to the NPC, the government needs to work with the private sector to improve the efficiency of these sectors and ensure they have the capacity to increase economic growth and include marginalised groups such as women. The ability of women to empower themselves economically and politically through education, and participate in productive and civic activities, is hindered by the household division of labour along gender lines and women's responsibility for household tasks. Women who live in deprived areas have a greater burden as they must spend more time on these tasks due to a lack of infrastructure and related services in

²³ The Status of Women in South Africa: A preliminary report incorporating the findings of consultative roundtable discussions on Women Empowerment in South Africa; As part of the project entitled Joining Forces for Gender Equality and Inclusive Development October 2011

their communities. The most important difficulties women face in terms of a lack of infrastructure are energy, transport, water and sanitation, with the implication that time is inefficiently spent collecting fuel, fetching water, cooking and walking long distances for resources. The impact of an apartheid-defined infrastructure continues to be a challenge as many people from disadvantaged areas have to spend a lot of time and money travelling to and from work. This adds to the challenges of promoting the role of women in the mainstream of the economy.

VAW in the street and public transport severely curtails women's freedom of movement, freedom of occupation and equal opportunity to participate in public, political, economic, social and cultural life. In this context, "the street" is inclusive of service places and shopping areas, which women need to access in their daily lives. This kind of violence may reach beyond the victims themselves, resulting in women refraining from or curtailing their involvement in such economic, social and cultural activities. Furthermore, VAW on the street or public transport directly affects access to the workplace and educational institutions.

VAW including rape and indecent acts is, when it occurs in socio-economic institutions, often treated under the heading of sexual harassment. In some instances, violent criminal offences such as rape and even gang rape, when they have occurred in the workplace, have been classified as sexual harassment, as in the 1990's in India when a women social worker.

Progressive feminist debates on macro-economic concerns have gone beyond issues of economic efficiency within orthodox economic models to question the very economic frameworks that give rise to deepening and widening poverty, increasing levels of crime and violence, the disintegration of the social fabric of society and question the contradictions inherent in the development model itself (Taylor 1997). Kabeer (2012) argues that the assertion that economic growth leads to gender equality is far weaker, less consistent and sometimes negative because, while this appears counterintuitive, it reflects the fact that the forces that give rise to affluence are not necessarily the forces that give right to gender equality.

Domestic violence cuts across social and economic boundaries, but data on the effect of education, employment status and income are mixed. According to Weatherburn (2011), publicising the fact that domestic violence affects individuals in all social classes has been critical in raising awareness about domestic violence by reminding the public that wealth does not protect against victimisation. As Weatherburn (2011) notes, at the same time, the data we have about domestic violence comes from samples to which researchers have greatest access, such as individuals who use social services, and these individuals are more likely to have low incomes or be living in poverty.

Women who are financially secure have the resources (e.g., access to private physicians, money to stay at a hotel instead of a battered women's shelter) to keep abuse hidden from public scrutiny. Nevertheless, various types of research show a strong relationship between financial status and a woman's risk for domestic violence victimization. Although it is certainly the case that middle class and affluent families do experience domestic violence, studies consistently indicate that as the financial status of a family increases, the likelihood of domestic violence decreases (Benson, Fox, DeMaris, & Van Wyk, 2003; Benson, Wooldredge, Thistlethwaite, & Fox, 2004; Greenfeld et al., 1998; Lloyd, 1997; Raphael, 2000).

Finally, the maintenance system is one area that impacts significantly on women's ability to engage in the economy or invest in human or physical capital that might improve their ability to participate. The Constitutional Court, in *Bannatyne v Bannatyne*, noted amongst other things that the gendered nature of the relationship breakdowns usually result in women being left to care for the children, and noted further that non-payment of maintenance by former partners places an additional burden on women, inhibiting their ability to obtain remunerative employment.

8.3 Conclusion

Violence against women deprives its victims of their right to dignity and bodily integrity. The rights to dignity and bodily integrity are fundamental to our humanity and development, and should be respected. As indicated above that this chapter is not exhaustive, but is intended to introduce the subject and only focus on its impact on women's participation in the economy. The phenomenon of violence against women is complex and multi-faceted. In the context of women's economic participation, this complexity is manifest in the numerous ways in which participation can be compromised either directly through violence or threat of violence, or indirectly through behavioural changes that women make in response to such violence, whether or not they have personally experienced such violence. Given the nature of the problem, it seems unlikely that there exists a single intervention that would dramatically reduce or eliminate violence against women. Instead, a multi-pronged approach is arguably required, involving economic, social, infrastructural, legal and attitudinal interventions, as well as the mainstreaming of gender considerations in both public and private sector programmes.



9.

CONCLUSION

9 CONCLUSION

It is worth reiterating that the goals of equity and inclusive economic growth cannot be achieved without ensuring women's full participation in the economy. This report has documented the status of women within the South African economy in five key areas—education; labour market; access to credit, land and property; poverty and inequality; and unpaid work—and has documented some of the successes and challenges.

A wealth of information has been presented and will not be repeated here. Instead, it is worth pausing to consider some of the key achievements and challenges raised within the report. First, significant strides have been made in achieving gender equity within education in South Africa. Improvements over time mean that, today, girls and young women have overtaken their male counterparts in terms of literacy, educational attainment and mean years of education. While challenges remain in terms of promoting female participation in STEM fields, these improvements may have important labour market implications in the coming years. While celebrating this success, attention should not be diverted in addressing the barriers encountered by those who wish to continue their educations.

While evidence from the labour market may be mixed, it is clear that women are still disadvantaged relative to men. They tend to be clustered in less-skilled occupations, including domestic work, and are more concentrated in terms of industry than males. Women remain more likely to be unemployed and, when they do find work, are more likely to be engaged in low-paid work or to earn less than men doing the same work. This is evidenced in the dominance of women within lower income categories. This suggests that the policy imperative to promote gender equality within the labour market remains strong. Similarly, there is need for continued emphasis on encouraging a more equitable distribution of land ownership between men and women, as women's disadvantage in this area undermines their ability to access credit for entrepreneurship or simply create a sustainable livelihood based on the land.

Another area of success is in the reduction of poverty that has occurred over the past 20 years. The evidence suggests a decline in both money-metric poverty (income or expenditure) and asset poverty. While some of this reduction has come as a benefit of economic growth, government has played a pivotal role in two areas. Firstly, the expansion and deepening of the social welfare system has had a positive impact on the incidence and depth of poverty. Secondly, through the provision of services and housing, the state has succeeded in reducing asset poverty. In both instances, although females remain poorer than males, the improvements for women have been substantial and in some cases has narrowed the gender gap. Perhaps one area of concern in this regard, though, is that the limits of these two channels may be approaching and it is therefore critical to create an enabling environment for job creation if improvements are to be sustained and built on.

Finally, a theme that has been raised in various contexts is the role of societal norms in dictating the behaviour of women as well as men. Such norms are powerful in shaping behaviour and have impacts in each of the focus areas of this report. For women's status in the economy to be truly transformed in all areas, a national discussion around the various gender stereotypes and practices is required. This is not just a "women's issue" in that these norms and stereotypes do not only constrain females' choices, but may also remove the power of choice from men.



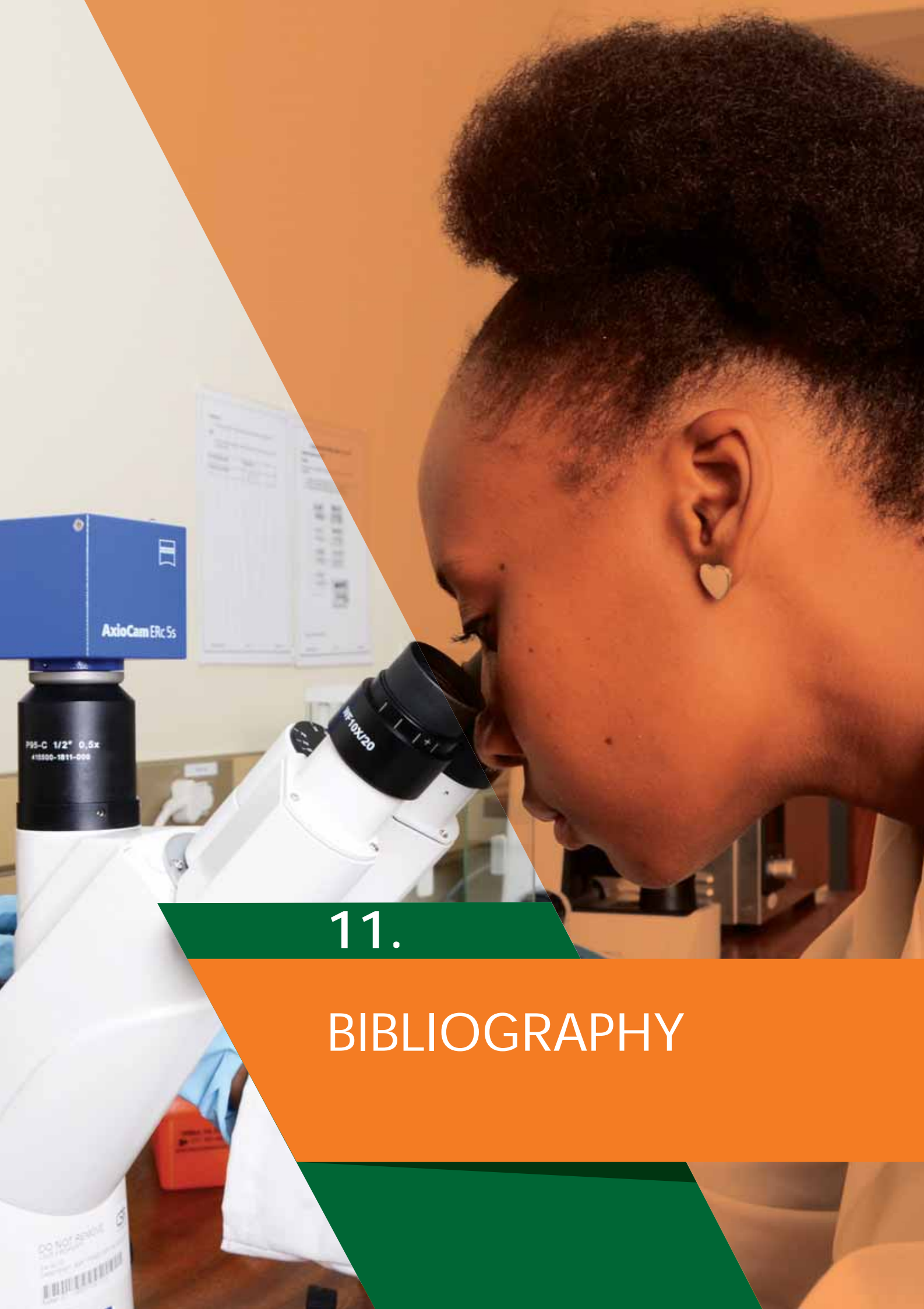
10.

RECOMMENDATIONS

10. RECOMMENDATIONS

1. The report indicates that little data exists with respect to ownership of land and property amongst women. Therefore a set of guidelines for recording women's ownership of land and property should be urgently developed and championed by relevant government departments in the economic sector.
2. In order to increase women's access to land, State owned land redistribution should prioritise women, and the process of converting the apartheid housing permits into title deeds must take into consideration the fact that women's houses permits were held by males, husband, father or brother, because women were not allowed to own property.
3. All Government Departments in the Economic Sectors, Employment and Infrastructure Development must create data disaggregated in terms of race, gender, geography and other critical factors in order to facilitate responsive decision making, policy formulation and implementation with regard to addressing the empowerment of women and gender equality.
4. The report highlights that females outnumber males in the higher education system yet women dominate enrolment for lower level degrees while men dominate within higher level degrees. The participation amongst female learners within mathematical and science-related subjects and fields is relatively low compared to that of their male counterparts. There need to be a concerted effort within the education sector (particularly in the higher education and training sector) to foster initiatives that motivate and encourage young women and girls into fields of study previously regarded as male domains, as well as concretely promote women into enrolment for higher level degrees and research areas.
5. There is a need to increase the participation of women in formal sector employment targeting at encouraging women to study STEM subjects. This would also assist women to have interest in financial literacy as well which is a requirement for access to finance.
6. The report points out that attendance rates for females in the age group 16-18 years is lower than that for males in the same age group. Hence greater effort and determination of root causes is needed by the social sector (especially in the basic education sector) to ensure that females remain in the education system after the age of 15. Further increase support should be given to women and girls that drop off from education due to family commitment and pregnancy by providing social support; including the ECD and care facilities for the sick to release these women and girls from the care work.
7. Further it is recommended that the social sector, (especially in the basic education sector) should provide yearly data of girls who returned back to school after dropping-out due to pregnancy and family commitment.
8. Although the report indicates that women are increasingly entering the labour force in larger and larger numbers, the participation rates of women in the economy is still much lower than that of males. It remains critical that there is continued advocacy and awareness-raising to change gender norms and practices that continue to keep women confined to stereotyped gendered roles, and in the gendered division of labour. It is furthermore imperative that there is a wider conversation to be had in all sectors across the country regarding the sharing of responsibilities for household and care work, including the care and responsibility for children between both women and men.
9. It is also important that accessible and affordable child care facilities such as crèches and nursery schools and ECD centres are made available in order to promote women's increased participation rates within the economy, and in self-employed and entrepreneurial activities of women. Together with this, there need to be policy discussions around work place child-care facilities to which even fathers are able to take responsibility for their children at their workplace, freeing mothers to take up emerging opportunities in the economy. All Government Departments in the Economic Sectors, Employment and Infrastructure Development must create develop specific measures for increasing land distribution and access to ensure that women are prioritised towards land ownership and land rights.

10. The report should be used by all stakeholders to identify the gaps and seek measures to close those gaps to improve the economic empowerment of women.
11. There should be dialogues to agree on measures to be put in place to reduce the number of hours that women engage in unpaid care work through support measures that release women from these activities.



11.

BIBLIOGRAPHY

11. BIBLIOGRAPHY

- African Development Bank. (2009). South Africa: The National Gender Machinery, Gender Mainstreaming, and the Fight against Gender Base Violence. Human Development Department of the African Development Bank and African Development Fund.
- ANC. (1994). The Reconstruction and Development Programme, section 2.4.II. Johannesburg: Umanyano Publications.
- Antonopoulos, R., & Floro, M. S. (2005). Asset ownership along gender lines: Evidence from Thailand. The Levy Economics Institute of Bard College Working Paper 418.
- April, K., Dreyer, S., and Blass, E. (2007). Gender Impediments to the South African Executive Boardroom. South African Journal of Labour Relations, Vol. 31 (2), pp. 51-67
- Ardington, C., Lam, D., Leibbrandt, M. & Welch, M. (2005). The sensitivity of estimates of post-apartheid changes in South African poverty and inequality to key data imputations. CSSR Working Paper 106. Cape Town: Centre for Social Science Research at the University of Cape Town.
- Badat, S. (2010). The Challenges of Transformation in Higher Education and Training Institutions in South Africa. Development Bank of Southern Africa
- Bezuidenhout, A., & Cilliers, F.V.N. (2010). Burnout, Work Engagement and Sense of Coherence in Female Academics in Higher-Education Institutions in South Africa. SA Journal of Industrial Psychology, Vol. 36 (1)
- Bhana, D., Morrell, R., Shefer, T., and Ngabaza, S. (2010). South African Teacher's Responses to Teenage Pregnancy and Teenage Mothers in Schools. Culture, Health & Sexuality: An International Journal for Research, Intervention and Care, Vol. 12 (8), pp. 871-883.
- Bhorat, H., Naidoo, P. & Van der Westhuizen, C. (2006). Shifts in non-income welfare in South Africa: 1993–2004. DPRU Working Paper 06/108. Cape Town: Development Policy Research Unit of the University of Cape Town.
- Bhorat, H., & Oosthuizen, M. (2006). Evolution of the Labour Market: 1995-2002, In: H. Bhorat and R. Kanbur (eds), Poverty and Policy in Post-Apartheid South Africa: 143-200. Cape Town: HSRC Press.
- Bhorat, H., Van der Westhuizen, C. & Jacobs, T. (2009). Income and non-income inequality in post-apartheid South Africa: What are the drivers and possible policy interventions? DPRU Working Paper 09/138. Cape Town: Development Policy Research Unit of the University of Cape Town.
- Bhorat, H. & Goga, S. (2013). The gender wage gap in post-Apartheid South Africa: A re-examination. Journal of African Economies 22(5): 827-848.
- Bhorat, H., Stanwix, B. & Yu, D. (2015). Nonincome Welfare and Inclusive Growth in South Africa. Africa Growth Initiative Working Paper 18.
- Bloom, D., Canning, D., & Chan, K. (2006). Higher Education and Economic Development in Africa. Harvard University, Human Development Sector, Africa Region.

- Bloom, D., Canning, D., & Sevilla, J., (2003). The Demographic Dividend: A new perspective on the economic consequences of population change. RAND Corporation.
- Breza, E. (2005). Intra-household Resource Allocation in Hausa-speaking Nigeria: Uncovering Gender Assymetries of Wealth and Savings Behavior. Senior Essay, Department of Economics, Yale University.
- Budlender, D., & Brathaug, A. (2004). Calculating the value of unpaid labour in South Africa. *Atlantis: Critical Studies in Gender, Culture and Social Justice*, 28(2), 29-40.
- Casale, D., & Posel, D. (2002). The Continued Feminisation of the Labour Force in South Africa: An Analysis of Recent Data and Trends. *The South African Journal of Economics*, Vol. 70 (1), pp. 156-184
- Chisholm, L., Haupt, I., Hoadley, U., Lewin, T., Mawoyo, M., Moletsane, R., and Moorosi, P. (2009). Gender, Identity and Institutional Culture. Women Students' Constructions of Success at Three South Africa Universities. Department of Education.
- Claassens, Aninka, & Mnisi, S. (2009). Rural Women Redefining Land Rights in the Context of Living Customary Law. *South African Journal on Human Rights* 25, 491.
- Commission for Gender Equality. (2012). Gender Equality in the Private Sector in South Africa. An Elusive Dream? Commission for Gender Equality, Policy Brief 2.
- Commission for Gender Equality. (2014). The Implementation of the Beijing Platform for Action in South Africa. CGE.
- Council on Higher Education, (2010). Graduates from Higher Education. Council for Higher Education. [Online] Available: www.che.ac.za [Accessed: 9 July 2015]
- Council on Higher Education. (2011). 2011 Higher Education Data: Participation. Council on Higher Education. [Online] Available: http://www.che.ac.za/focus_areas/higher_education_data/2011/participation#gender [Accessed: 2 June 2015]
- Council on Higher Education. (2014). Vital Stats. Public Higher Education 2012. Council for Higher Education. [Online] Available: www.che.ac.za [Accessed: 9 July 2015]
- Dalal, K. 2011. Does Economic Empowerment Protect Women from Intimate Partner Violence? *Injury and Violence*, Vol. 3 (1), pp. 35-44.
- Das, C., Basu, T. K., & Basu, M. S. (2004). Implications of Violence Against Women on the Development Process: A cross-country analysis for defining cause-effect relationships and suggesting institutional safeguards. In Sixth Annual South Asia Network of Economic Research Institutes (SANEI) Conference, Delhi.
- Deere, C. D., & León, M. (2003). The Gender Asset Gap: Land in Latin America. *World Development*, 31(6): 925 – 47.
- Deere, C. D., & Doss, C. R. (2006). The gender asset gap: What do we know and why does it matter?. *Feminist Economics*, 12(1-2), 1-50.
- Department of Agriculture, Forestry, and Fisheries. (2007). Strategic Plan DoA 2007. Pretoria: Republic of South Africa.
- Department of Basic Education. (2011). Action Plan to 2014. Towards the Realisation of Schooling 2025. Department of Basic Education: Pretoria. October 2011

- Department of Basic Education. (2011). Report on the National Senior Certificate Examination 2011, National Diagnostics Report on Learner Performance. Department of Basic Education, Pretoria
- Department of Basic Education. (2012). Report on the National Senior Certificate Examination 2012, National Diagnostics Report on Learner Performance. Department of Basic Education, Pretoria
- Department of Basic Education. (2013). Report on the National Senior Certificate Examination 2013, National Diagnostics Report. Department of Basic Education, Pretoria
- Department of Higher Education and Training. (2013). White Paper for Post-School Education and Training. Building an Expanded, Effective and Integrated Post-School System. Department of Higher Education and Training: Pretoria. November 2013.
- Department of Higher Education. (2015). Fact Sheet on NEETs: Analysis of the 2011 South Africa Census. Department of Higher Education. [Online] Available: <http://www.dhet.gov.za/dhetresearchbulletin2/Abstracts/page6.html> [Accessed: 22 July 2015]
- Department of Public Works. (2004). Expanded Public Works Programme (EPWP) Quarterly Report. Department of Public Works. [Online] Available: <http://www.epwp.gov.za/documents.html#reports> [Accessed; 22 July 2015]
- Department of Public Works. (2005). Expanded Public Works Programme (EPWP) Quarterly Report. Department of Public Works. [Online] Available: <http://www.epwp.gov.za/documents.html#reports> [Accessed; 22 July 2015]
- Department of Public Works. (2008). Expanded Public Works Programme (EPWP) Quarterly Report. Department of Public Works. [Online] Available: <http://www.epwp.gov.za/documents.html#reports> [Accessed; 22 July 2015]
- Department of Public Works. (2009a). Expanded Public Works Programme Five-Year Report, 2004/05-2008/09. Reaching the One Million Target. Department of Public Works, Pretoria
- Department of Public Works. (2009b). Expanded Public Works Programme (EPWP) Quarterly Report. Department of Public Works. [Online] Available: <http://www.epwp.gov.za/documents.html#reports> [Accessed; 22 July 2015]
- Department of Public Works. (2010). Expanded Public Works Programme (EPWP) Quarterly Report. Department of Public Works. [Online] Available: <http://www.epwp.gov.za/documents.html#reports> [Accessed; 22 July 2015]
- Department of Public Works. (2011). Expanded Public Works Programme (EPWP) Quarterly Report. Department of Public Works. [Online] Available: <http://www.epwp.gov.za/documents.html#reports> [Accessed; 22 July 2015]
- Department of Public Works. (2012). Expanded Public Works Programme (EPWP) Quarterly Report. Department of Public Works. [Online] Available: <http://www.epwp.gov.za/documents.html#reports> [Accessed; 22 July 2015]
- Department of Public Works. (2013a). Expanded Public Works Programme (EPWP) Quarterly Report. Department of Public Works. [Online] Available: <http://www.epwp.gov.za/documents.html#reports> [Accessed; 22 July 2015]
- Department of Public Works. (2013b). The State of Expanded Public Works Programmes in South African Cities, 3 Year Report. Department of Public Works. [Online] Available: <http://www.epwp.gov.za/documents.html#reports> [Accessed; 22 July 2015]

- Department of Public Works. (2014). Expanded Public Works Programme (EPWP) Quarterly Report. Department of Public Works. [Online] Available: <http://www.epwp.gov.za/documents.html#reports> [Accessed; 22 July 2015]
- Department of Women, South Africa. (2015). South Africa's Beijing +20 Report : Progress Made on the Implementation of the Beijing Declaration and Platform for Action and the Outcomes Document of the 23rd Special Session of the General Assembly in 2000. Pretoria: Department of Women.
- Doss, C., Kovarik, C., Peterman, A., Quisumbing, A., & van den Bold, M. (2013). Gender Inequalities in Ownership and Control of Land in Africa: Myth Versus Reality. International Food Policy Research Institute.
- Duflo, E. (2003). Grandmothers and Granddaughters: Old Age Pensions and Intrahousehold Allocation in South Africa. *The World Bank Economic Review*, 17(1), 1-25.
- Emran, M. S., Morshed, A. M., & Stiglitz, J. (2006). Microfinance and Missing Markets. New York: Working Paper, Columbia University, Department of Economics.
- Finn, A., Leibbrandt, M. & Woolard, I. (2013). What happened to multidimensional poverty in South Africa between 1993 and 2010? SALDRU Working Paper 99. Cape Town: Southern Africa Labour and Development Research Unit of the University of Cape Town.
- FinScope South Africa. (2014). Consumer Survey, Launch Presentation. Finmark Trust.
- Food and Agriculture Organization (FAO) of the United Nations. (2002). FAO Tenure Land Studies: Gender and Access to Land. [Online]. Available: <http://www.fao.org/docrep/005/y4308e/y4308e00.htm#Contents>. [Accessed 10 July 2015].
- Floro, M.S., & Komatsu, H. (2011). Gender and Work in South Africa: What can Time-Use Data Reveal? *Feminist Economics*, Vol. 17 (4), pp. 33-66
- Food and Agriculture Organization (FAO) of the United Nation. (2010). Economic and Social Perspectives Policy Brief No. 8. [Online]. Available: <http://www.fao.org/docrep/012/al059e/al059e00.pdf>. [Accessed: 17 July 2015].
- Grant, M.J., & Hallman, K.K. (2008). Pregnancy-Related School Dropout and Prior School Performance in KwaZulu-Natal, South Africa. *Studies in Family Planning*, Vol. 39 (4), pp. 369-382.
- Hoogeveen, J.G. & Özler, B. (2006). Poverty and Inequality in post-Apartheid South Africa: 1995-2000, in Bhorat, H. & R. Kanbur (eds) *Poverty and Policy in Post-Apartheid South Africa*, Cape Town, HSRC Press.
- Human Sciences Research Council (HSRC). (2014). State of Poverty and its Manifestation in the Nine Provinces of South Africa. National Development Agency Report. [Online]. Available: <http://www.nda.org.za/docs/Research%20Report%20-%20State%20of%20poverty%20in%209%20provinces%20of%20SA.PDF>. [Accessed: 14 July 2015].
- International Finance Corporation. (2006). Gender Entrepreneurship Markets: Access to Finance for Women Entrepreneurs in South Africa.
- International Labour Organisation. (2002). Women and men in the Informal Economy: A Statistical Picture. International Labour Organization, International Labour Office, Geneva

- International Women's Forum South Africa (IWFSa). (2011). The Status of Women in South Africa: A preliminary report incorporating the findings of consultative roundtable discussions on Women Empowerment in South Africa. [Online]. Available: http://www.iwfsa.co.za/index.php/programmes/norwegian-project/item/download/3_d3c47dc5de9c83abeac5ad81458c59c5. [Accessed: 27 July 2015].
- Kabeer, N. (2010). Gender Equality and Women's Empowerment: A Critical Analysis of the Third Millennium Development Goal 1. *Gender and Development*, Vol. 13 (1), pp. 13-24.
- Kabeer, N. (2012). Women's Economic Empowerment Offers a Win-Win Scenario. [Online]. Available: <http://www.theguardian.com/global-development/poverty-matters/2012/nov/06/women-economic-empowerment-win-scenario>. [Accessed: 30 July 2015].
- Kingdon, G.G., & Knight, J. (2000). Unemployment in South Africa: The Nature of the Beast. Trade and Industrial Policy Secretariat, 2000 Annual Forum, Muldersdrift, Johannesburg
- Klugman, J., Hanmer, L., Twigg, S., Hasan, T., McCleary-Sills, J., & Santa Maria, J. (2014). *Voice and Agency: Empowering Women and Girls for Shared Prosperity*. Washington, DC: World Bank Group. [Online]. Available: http://www.worldbank.org/content/dam/Worldbank/document/Gender/Voice_and_agency_LOWRES.pdf. [Accessed: 15 July 2015].
- Lee, D., & Woolard, I. (2003). Women and Employment. *New Agenda*, Vol. 12, pp. 30-34.
- Lee, R., & Mason, A., (2006). What is the Demographic Dividend? *Finance and Development* 43(3), September.
- Leibbrandt, M., Poswell, L., Naidoo, P., Welch, M., & Woolard, I. (2006). Measuring recent changes in South African inequality and poverty using 1996 and 2001 census data. *Poverty and policy in post-apartheid South Africa*, 95-142.
- Leibbrandt, M., Woolard, I., McEwen, H., & Koep, C. (2010). Better employment to reduce inequality further in South Africa. *Tackling inequalities in Brazil, China, India and South Africa*, 209-261.
- Leibbrandt, M., Wegner, E., & Finn, A. (2011). The Policies for Reducing Income Inequality and Poverty in South Africa. SALDRU Working Paper Number 64. Cape Town: Southern Africa Labour and Development Research Unit of the University of Cape Town.
- Levine, R. (2004). *Finance and Growth theory and Evidence*. Cambridge: National Bureau of Economic Research.
- Moeng, J. K. (2011). *Land Reform Policies to Promote Women's Sustainable Development in South Africa*. University of Pretoria: Doctoral Thesis, Public Management and Administration.
- Muller, C. (2009). Trends in the Gender Wage Gap and Gender Discrimination among Part-Time and Full-Time Workers in Post-Apartheid South Africa. University of KwaZulu-Natal, Working Paper, Number 124
- National Planning Commission. (2011). *National Development Plan: Vision for 2030*. The Presidency, Republic of South Africa: Pretoria.
- Ntuli, M. (2007). Exploring gender wage 'discrimination' in South Africa, 1995-2004: A Quantile Regression Approach, IPC Working Paper Series No. 56.

- Oosthuizen, M., (2012). Low Pay in South Africa. *International Labour Review*, Vol. 151 (3), pp. 173-192
- Panda, P. & Agarwal, B. (2005). Marital Violence, Human Development, and Women's Property Status in India. *World Development* 33(5): 823 – 50.
- Parliamentary Monitoring Group. (2015). SAWEN on objectives and programmes, Industrial Development Corporation briefing on Isivande Women's Fund, in presence of Minister and Deputy Minister. [Online]. Available: <https://pmg.org.za/committee-meeting/20837/>. [Accessed: 16 July 2015].
- Pricewaterhousecoopers. (2015). Executive Directors. Practices and Remuneration Trends Report. Pricewaterhousecoopers. [Online] Available: www.pwc.co.za [Accessed: 15 July 2015]
- Quisumbing, A. R. & Hallman, K. (2003). Marriage in Transition: Evidence on Age, Education, and Assets from Six Developing Countries. Working Paper 183. New York: Policy Research Division, Population Council.
- Quisumbing, A. R. & Maluccio, J. (2003). Resources at Marriage and Intrahousehold Allocation: Evidence from Bangladesh, Ethiopia, Indonesia, and South Africa. *Oxford Bulletin of Economics and Statistics* 65(3): 283 – 327.
- Roberts, B., Struwig, J., & Gordon, S. (2014). Financial Literacy in South Africa: Results from the 2013 South African Social Attitudes Survey (SASAS) round. Pretoria: Report prepared by the Human Sciences Research Council on behalf of the Financial Services Board.
- Ruhiiga, T.M. 2000. Rural settlements and retail trade business in the Eastern Cape. *Development Southern Africa*, 17(2), June.
- Sage, C., & Woolcock, M. (2005). Breaking Legal Inequality Traps: New Approaches to Building Justice Systems for the Poor in Developing Countries. World Bank.
- SARS. 2014. SARS 2014 Tax Statistics: A joint publication between National Treasury and the South African Revenue Service. [Online]. Available: <http://www.sars.gov.za/AllDocs/Documents/Tax%20Stats/Tax%20Stats%202014/TStats%202014%20WEB.pdf>. [Accessed: 22 July 2015].
- Seetanah, B. (2009). The Economic Importance of Education: Evidence from Africa using Dynamic Panel Data Analysis. *Journal of Applied Economics*, Vol. XII (1), pp. 137-157.
- Shapiro, E. (2013). Domestic Violence Amongst the Wealthy Hides Behind the Veil of Silence. [Online]. Available: <http://www.thedailybeast.com/articles/2013/02/28/domestic-violence-among-the-wealthy-hides-behind-veil-of-silence.html>. [Accessed: 27 July 2015].
- Son, H.H., & Kakwani, N. (2006). The Gender Pay Gap over Women's Working Lifetime. United Nations Development Programme, International Poverty Centre, Number 20, June 2006
- South African Government. (2015). Education. South African Government. [Online] Available: <http://www.gov.za/about-sa/education> [Accessed: 14 July 2015]
- South African Social Security Agency (SASSA). (2008). SASSA Annual Report 2007/08.
- South African Social Security Agency (SASSA). (2008). SASSA Annual Report 2013/14.

- South African Social Security Agency (SASSA). (2015). SASSA Statistical Report 6 of 2015.
- South African Reserve Bank (SARB). (2015). Full Quarterly Bulletin – No 276 – June 2015. Pretoria: SARB.
- Southern Africa Gender Protocol Alliance. (2015). SADC Gender Protocol 2015 Barometer, South Africa. The Southern Africa Gender Protocol Alliance, South African Women in Dialogue, and the Alliance Country Network.
- Statistics South Africa. (2012). Poverty Profile of South Africa: Application of the poverty lines on LCS 2008/2009. Report no.: 03-10-03 (2008/2009). Pretoria: Statistics South Africa.
- Statistics South Africa. (2010). General Household Survey. Version 2.1. Statistics South Africa. [Online] Available: www.statssa.gov.za [Accessed: 20 July 2015]
- Statistics South Africa. (2013). General Household Survey. Version 1. Statistics South Africa. [Online] Available: www.statssa.gov.za [Accessed: 20 July 2015]
- Statistics South Africa. (2014). General Household Survey. Version 1. Statistics South Africa. [Online] Available: www.statssa.gov.za [Accessed: 20 July 2015]
- Statistics South Africa. (2010). Labour Market Dynamics Study. Statistics South Africa, [Online] Available: www.statssa.gov.za [Accessed: 13 July 2015]
- Statistics South Africa. (2010). Quarterly Labour Force Survey. Statistics South Africa. [Online] Available: www.statssa.gov.za [Accessed: 20 July 2015]
- Statistics South Africa. (2011). Quarterly Labour Force Survey. Statistics South Africa. [Online] Available: wwwTM.statssa.gov.za [Accessed: 20 July 2015]
- Statistics South Africa. (2012). Quarterly Labour Force Survey. Statistics South Africa. [Online] Available: www.statssa.gov.za [Accessed: 20 July 2015]
- Statistics South Africa. (2013). Labour Market Dynamics Study. Statistics South Africa, [Online] Available: www.statssa.gov.za [Accessed: 13 July 2015]
- Statistics South Africa. (2013). Quarterly Labour Force Survey. Statistics South Africa. [Online] Available: www.statssa.gov.za [Accessed: 20 July 2015]
- Statistics South Africa. (2013a). Social Profile of Vulnerable Groups in South Africa, 2002-2012. Statistics South Africa, Report No. 03-19-00 (2002-2012)
- Statistics South Africa. (2013b). Millennium Development Goals, Country Report 2013. Statistics South Africa, [Online] Available: http://www.statssa.gov.za/MDG/MDGR_2013.pdf [Accessed: 15 July 2015]
- Statistics South Africa. (2014). Quarterly Labour Force Survey. Statistics South Africa. [Online] Available: www.statssa.gov.za [Accessed: 20 July 2015]

- Statistics South Africa. (2014a). Economic Empowerment, 2001-2014. StatsSA Gender Series, Volume I, Report Number: 03-10-04.
- Statistics South Africa. (2014b). Time-use survey 2010. Pretoria: Statistics South Africa.
- Statistics South Africa. (2015). Quarterly Labour Force Survey. Statistics South Africa. [Online] Available: www.statssa.gov.za [Accessed: 20 July 2015]
- Swedish International Development Cooperation Agency. (2011). Quick Guide to What and How: Increasing Women's Access to Land. Stockholm: OECD.
- Taylor, V. (1997). Economic gender injustice: The macro picture. *Agenda*, 13 (33), 9-25.
- The Center for Land, Economy and Rights of Women. (2006). Gender issues in land reforms: Africa. Paper Commissioned by the Swedish International Development Cooperation Agency.
- The Presidency. (2008). South African CEDAW Report: Progress Made of the Implementation of the Convention for the Period 1998 to 2008. The Presidency of the Republic of South Africa. [Online]. Available: <http://genderindex.org/country/south-africa>. [Accessed: 17 July 2015].
- Thipe, T. (2013). Defining Boundaries: Gender and Property Rights in South Africa's Traditional Courts Bill. *Laws* 2, no 4, 483-511.
- Thomas, D. (1990). Intrahousehold Resource Allocation: An Inferential Approach. *Journal of Human Resources* 25(4): 635 – 64.
- UNECA. (2004). Land Tenure Systems and their impacts on Food Security and Sustainable Development in Africa, p. 53. United Nations.
- United Nations . (1995). Convention on the Elimination of All Forms of Discrimination Against Women, CEDAW in South Africa. Pretoria: National Institute for Public Interest Law and Research.
- United Nations. (2008). Finance for All? Policies and Pitfalls in Expanding Access. Washington, D.C.: The International Bank for Reconstruction and Development/The World Bank.
- United Nations. (2015). The Millenium Development Goals Report 2015. [Online]. Available: [http://www.un.org/millenniumgoals/2015_MDG_Report/pdf/MDG%202015%20rev%20\(July%201\).pdf](http://www.un.org/millenniumgoals/2015_MDG_Report/pdf/MDG%202015%20rev%20(July%201).pdf). [Accessed: 16 July 2015].
- United Nations Women. (2015). Progress of the World's Women 2015–2016: Transforming economies, realizing rights. [Online]. Available: <http://www.unwomen.org/en/digital-library/progress-of-the-worlds-women#sthash.NmxOsGxq.dpuf>. [Accessed: 20 July 2015].
- United Nations' Department of Economic and Social Affairs. (2009). 2009 World Survey on the Role of Women in Development: Women's Control over Economic Resources and Access to Financial Resources, including Microfinance. New York: United Nations.
- United Nations Economic Commission for Africa. (2007). Women and Access to Land and Credit: Discussions and Key Findings of the African Gender Development Index in Selected African Countries. United Nations.

- United Nations Economic Commission for Africa. (2011). The African Gender Development Index 2011: Promoting Gender equality in Africa. [Online]. Available: http://www.uneca.org/sites/default/files/PublicationFiles/agdi_2011_eng_fin.pdf. [Accessed: 10 July 2015].
- United Nations Educational, Scientific and Cultural Organization (UNESCO). (2015). Education Statistics, Core Indicators. UNESCO, Institute for Statistics. [Online] Available: <http://data.uis.unesco.org/> [Accessed: 2 June 2015]
- Van der Berg, S., Louw M. & .D. Yu (2008) "Post-transition Poverty Trends based on an Alternative Data Source", South African Journal of Economics, 76(1): 58-76.
- Weatherburn, D. (2011). Personal Stress, Financial Stress and Violence Against Women. Crime and justice bulletin: contemporary issues in crime and justice 151. Bureau of Crime Statistics and Research New South Wales. [Online]. Available: <http://www.bocsar.nsw.gov.au/Documents/CJB/cjb151.pdf>. {Accessed: 27 July 2015}.
- Weideman, M. (2003). Land Reform, Equity, and Growth in South Africa: A Comparative Analysis. Johannesburg.
- WomanStats Project. (2015). Maps. [Online]. Available: <http://womanstats.org/newmapspage.html>. [Accessed 15 July 2015].
- World Bank. 2012. South Africa Economic Update Issue 3: Focus on Inequality of Opportunity. Washington, DC. [Online]. Available: http://www-wds.worldbank.org/external/default/WDSContentServer/WDSP/IB/2012/08/01/000333037_20120801020508/Rendered/PDF/715530NWP0P1310lete0with0cover00726.pdf. [Accessed 13 July 2015].
- World Bank. (2013). Tackling Gender-Based Violence after 2015. [Online]. Available: <http://www.worldbank.org/en/events/2013/10/11/Tackling-Gender-Based-Violence-After-2015>. [Accessed: 27 July 2015].
- World Bank. (2014). Financial Inclusion Data/Global Findex. [Online]. Available: <http://datatopics.worldbank.org/financialinclusion>. [Accessed: 10 July 2015].

APPENDICES

Appendix A: Structure of the Global Gender Gap Index

Subindex	Variable
Economic Participation and Opportunity	Ratio: female labour force participation over male value
	Wage equality between women and men for similar work (converted to female-over-male ratio)
	Ratio: female estimated earned income over male value
	Ratio: female legislators, senior officials and managers over male value
	Ratio: female professional and technical workers over male value
Educational Attainment	Ratio: female literacy rate over male value
	Ratio: female net primary enrolment rate over male value
	Ratio: female net secondary enrolment rate over male value
	Ratio: female gross tertiary enrolment ratio over male value
Health and Survival	Sex ratio at birth (converted to female-over-male ratio)
	Ratio: female healthy life expectancy over male value
Political Empowerment	Ratio: females with seats in parliament over male value
	Ratio: females at ministerial level over male value
	Ratio: number of years of a female head of state (last 50 years) over male value.

Source: WEF (2014).

Appendix B: Labour market aggregates, 2010-2015

	2010	2011	2012	2013	2014	2015
Total						
Working age	32 945	33 535	34 155	34 784	35 432	36 063
Employed	13 831	13 927	14 308	14 580	15 084	15 498
Unemployed (narrow)	4 614	4 599	4 769	4 864	5 068	5 536
Labour force (narrow)	18 445	18 526	19 077	19 445	20 153	21 034
Unemployed (broad)	6 504	6 842	7 149	7 266	7 424	7 933
Labour force (broad)	20 335	20 769	21 457	21 846	22 508	23 431
Disc. workseekers	1 890	2 243	2 380	2 401	2 355	2 397
LFPR (Narrow)	56.0	55.2	55.9	55.9	56.9	58.3
LFPR (Broad)	61.7	61.9	62.8	62.8	63.5	65.0
Employment to pop ratio	42.0	41.5	41.9	41.9	42.6	43.0
Male						
Working age	16 049	16 379	16 698	17 051	17 401	17 734
Employed	7 826	7 938	8 057	8 217	8 420	8 712
Unemployed (narrow)	2 379	2 285	2 429	2 538	2 608	2 808
Labour force (narrow)	10 205	10 223	10 486	10 756	11 028	11 520
Unemployed (broad)	3 210	3 285	3 508	3 597	3 721	3 867
Labour force (broad)	11 035	11 223	11 564	11 815	12 141	12 579
Disc. workseekers	830	1 000	1 078	1 059	1 112	1 059
LFPR (Narrow)	63.6	62.4	62.8	63.1	63.4	65.0
LFPR (Broad)	68.8	68.5	69.3	69.3	69.8	70.9
Employment to pop ratio	48.8	48.5	48.2	48.2	48.4	49.1
Female						
Working age	16 896	17 155	17 457	17 733	18 031	18 329
Employed	6 005	5 989	6 251	6 363	6 664	6 786
Unemployed (narrow)	2 234	2 314	2 340	2 326	2 460	2 728
Labour force (narrow)	8 240	8 303	8 591	8 689	9 124	9 514
Unemployed (broad)	3 294	3 557	3 641	3 668	3 703	4 066
Labour force (broad)	9 300	9 546	9 893	10 031	10 367	10 853
Disc. workseekers	1 060	1 243	1 302	1 342	1243	1 338
LFPR (Narrow)	48.8	48.4	49.2	49.0	50.6	51.9
LFPR (Broad)	55.0	55.6	56.7	56.6	57.5	59.2
Employment to pop ratio	35.5	34.9	35.8	35.9	37.0	37.0

Source: Own calculations using Statistics South Africa (2010-2015)

Appendix C: Women Economic Empowerment Financial Assistance (Incentive) Programmes

Isivande Women's Fund (IWF)

Isivande Women's Fund is an exclusive fund that aims to accelerate women's economic empowerment by providing more affordable, usable and responsive finance than is currently available. The IWF assists with support services to enhance the success of businesses. It pursues deals involving start-up funding, business expansion, business rehabilitation, franchising and bridging finance.

ABSA Women Empowerment Fund

For South African women permanently residing in South Africa:

- with a Small, Medium or Micro-sized Enterprise (SMME) as defined by the Department of Trade and Industry (DTI) - includes new start-ups, existing businesses, franchises and businesses switching from other banks, subject to credit approval
 - someone who would not qualify for a business loan under normal banking criteria due to poor credit records (must be justifiable)
 - the business' major shareholder (more than 66%) is fully involved in the day-to-day operation of the business
 - with skills and or expertise relevant to business and/or the industry or sector
 - have a well-researched business plan the business can show profitability through historical financials or a realistic cash flow forecast .
-

The CIDA Empowerment Fund ("CEF")

CEF: A One-stop solution to broad-based Black Economic Empowerment

- 100% black-owned and controlled
 - Managed by black woman professionals
 - Meaningful and measurable empowerment through education and entrepreneurship
 - 100% of beneficiaries designated black YOUTH
 - 60% of beneficiaries black WOMEN students
 - National representation
-

The National Empowerment Fund (NEF)

It is a government agency set up to provide capital for black economic empowerment transactions.

It has as its strategic objectives:

- promotion and support of business ventures pioneered and run by black people;
 - promotion of the understanding of equity ownership among black people;
 - provide black people with direct and indirect opportunities to acquire share interests in state-owned and private business enterprises;
 - encourage and promotion of investments, savings and meaningful economic participation among
 - black people
-

Co-operative Incentive Scheme (CIS)

The CIS was introduced in 2005 to support co-operative enterprises in the emerging economy with business development services, production efficiency, technological improvement projects, plant and machinery, and start-up and working capital requirements.

Co-operatives eligible for CIS assistance must:

- Be incorporated and registered in South Africa in terms of the Cooperatives Act of 1999;
- Have a majority black ownership;
- Be owned by a historically disadvantaged individual;
- Be biased towards women, youth and people with disabilities; and
- Adhere to the co-operative principles.
- Co-operatives can have projects in any of the different economic sectors and be based in a rural or semi-urban area.

Fifty-five per cent (1 421) of the members of co-operatives approved in 2012/13 are female, 5% less than in 2011/12 (819). Eighteen per cent (451) of the co-operative members approved for CIS during 2012/13 are youth (younger than 35), slightly more than the 17% (233) in 2011/12.

Source: Commission for Gender Equality, 2014.

Appendix D: Individual poverty by sex using per capita household income, 2008-2012

	Headcount Poverty Rate (%)		Poverty Gap Index (%)		Headcount Poverty Share (%)		Change in Headcount Poverty Rate (%) 2008 to 2012
	2008	2012	2008	2012	2008	2012	
Lower Line (R597)							
Male	41.3	32.6	18.0	13.1	44.5	43.8	-21.1
Female	47.6	38.5	21.1	15.9	55.5	56.2	-19.1
Aggregate	44.6	35.7	19.6	14.6	-	-	-20.0
Upper Line (R1 148)							
Male	63.0	55.2	35.4	28.8	45.9	45.0	-12.4
Female	68.6	62.4	39.9	33.4	54.1	55.0	-9.0
Aggregate	65.9	58.9	37.7	31.2	-	-	-10.6

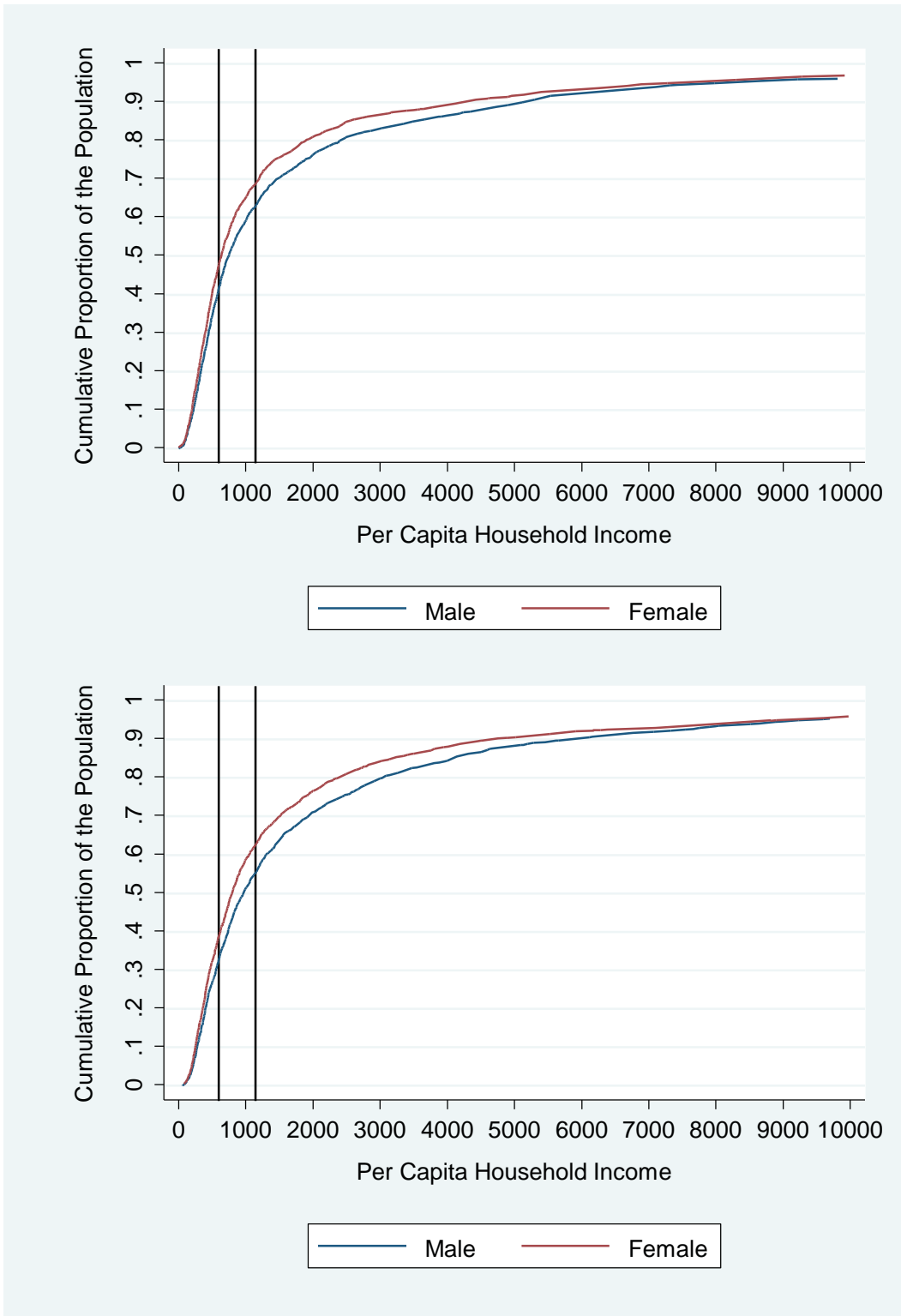
Notes: All figures in this table are weighted using calibrated panel weights which are adjusting for attrition. Poverty rates are calculated using household per capita income.

Appendix E: Household poverty by sex using per capita household income, 2008-2012

	Headcount Poverty Rate (%)		Poverty Gap Index (%)		Headcount Poverty Share (%)		Change in Headcount Poverty Rate (%)
	2008	2012	2008	2012	2008	2012	
Lower Line (R597)							
Male	23.3	16.7	9.6	6.3	41.3	26.6	-28.3
Female	46.0	34.2	20.4	13.9	58.7	73.4	-25.7
Aggregate	32.8	26.7	14.1	10.7	-	-	-18.6
Upper Line (R1 148)							
Male	42.5	33.9	21.3	16.0	46.2	30.4	-20.2
Female	68.7	57.4	39.1	30.0	53.8	69.6	-16.4
Aggregate	53.5	47.4	28.8	24.0	-	-	-11.4

Notes: All figures in this table are weighted using calibrated panel weights which are adjusting for attrition. Poverty rates are calculated using household per capita income.

Appendix F: CDF of individual-level real per capita household income, 2008-2012

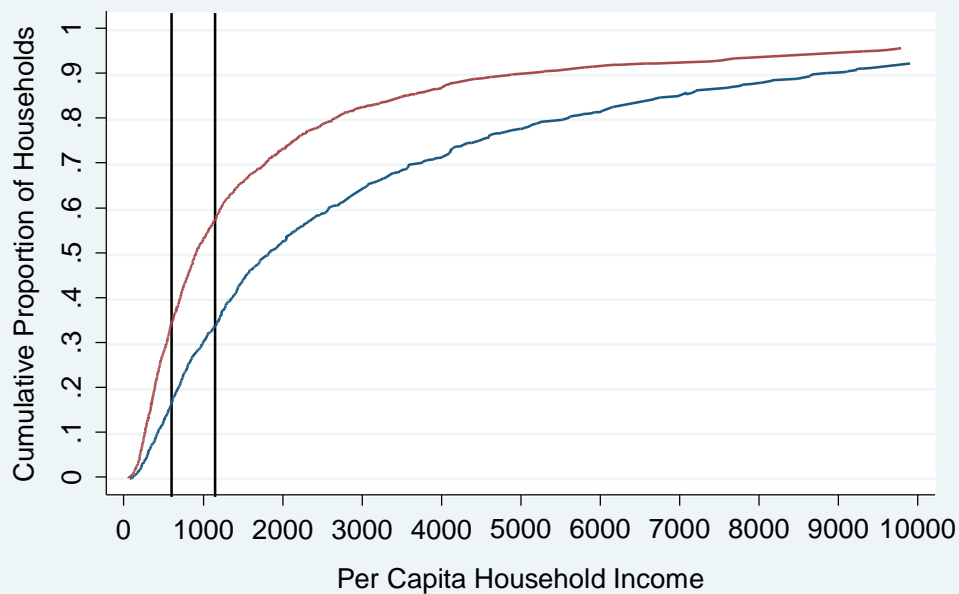
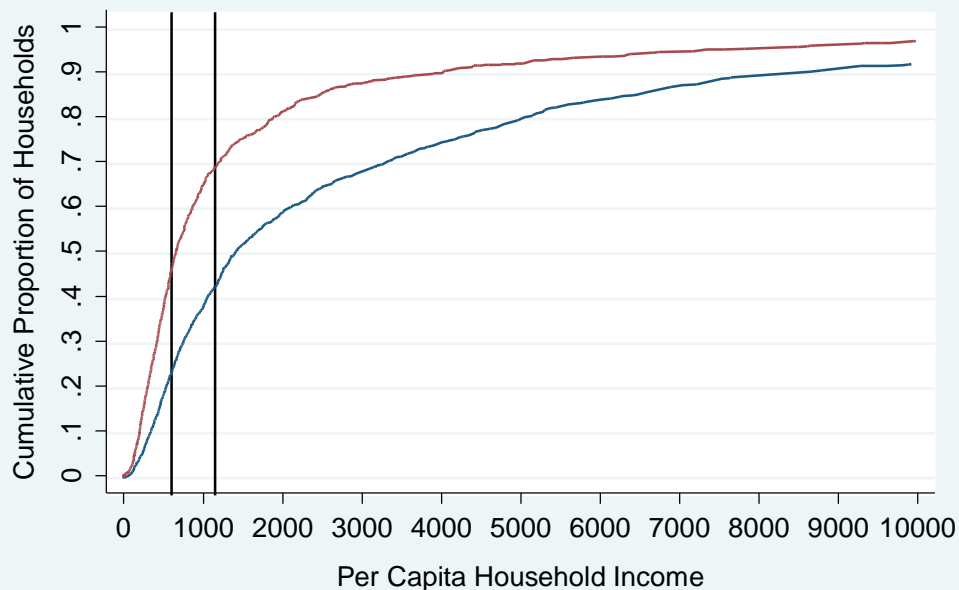


Source: Own calculations, National Income Dynamics Survey 2008 and 2012.

Notes: All figures in this table are weighted using calibrated panel weights which are adjusting for attrition.

Poverty rates are calculated using household per capita expenditure. Income is inflation-adjusted using headline CPI to the December 2012 level.

Appendix G: CDF of household-level real per capita household income, 2008 and 2012



Source: Own calculations, National Income Dynamics Survey 2008 and 2012.

Notes: All figures in this table are weighted using calibrated panel weights which are adjusting for attrition.

Poverty rates are calculated using household per capita expenditure. Income is inflation-adjusted using headline CPI to the December 2012 level.

Appendix H: Grant receipt by sex, age 15+, 2008 and 2012

	2008			2012			Change: 2008 - 2012 (%)		
	Male	Female	Total	Male	Female	Total	Male	Female	Total
Old-Age Pension*	47.3	74.6	64.2	64.4	75.8	71.2	36.1	1.6	10.8
Disability Grant	3.8	4.6	4.2	3.2	3.0	3.1	-16.2	-34.2	-26.8
Child Support Grant	1.1	29.2	16.5	3.2	34.0	19.4	183.4	16.4	17.7
Care Dependency Grant	0.1	0.4	0.2	0.3	0.6	0.4	256.3	53.3	78.9
Foster Care Grant	0.2	1.4	0.9	0.4	1.7	1.1	48.4	25.5	25.0
Any Government Grant	9.6	41.6	27.2	13.9	46.9	31.3	44.4	12.7	15.1

Notes: All figures in this table are weighted using calibrated panel weights which are adjusting for attrition. *Proportion of adults aged 60+ receiving the State Old-Age Pension

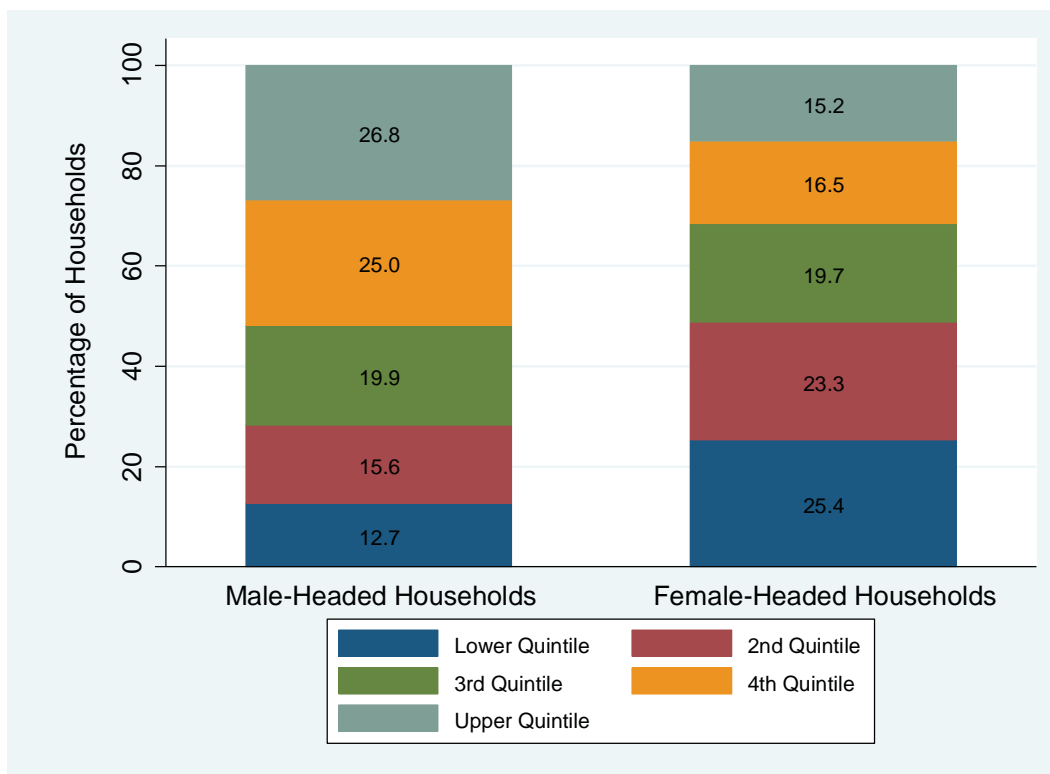
Appendix I: Expenditure inequality by sex, 2008 and 2012

Individual	Gini Coefficient		Theil index	
	Male	Female	Within	Between
2008	0.66	0.68	99.9	0.1
2012	0.65	0.67	99.8	0.2

Household	Gini Coefficient		Theil index	
	Male-Headed	Female-Headed	Within	Between
2008	0.63	0.66	96.3	3.7
2012	0.61	0.65	96.5	3.5

Notes: All figures in this table are weighted using calibrated panel weights which are adjusting for attrition.

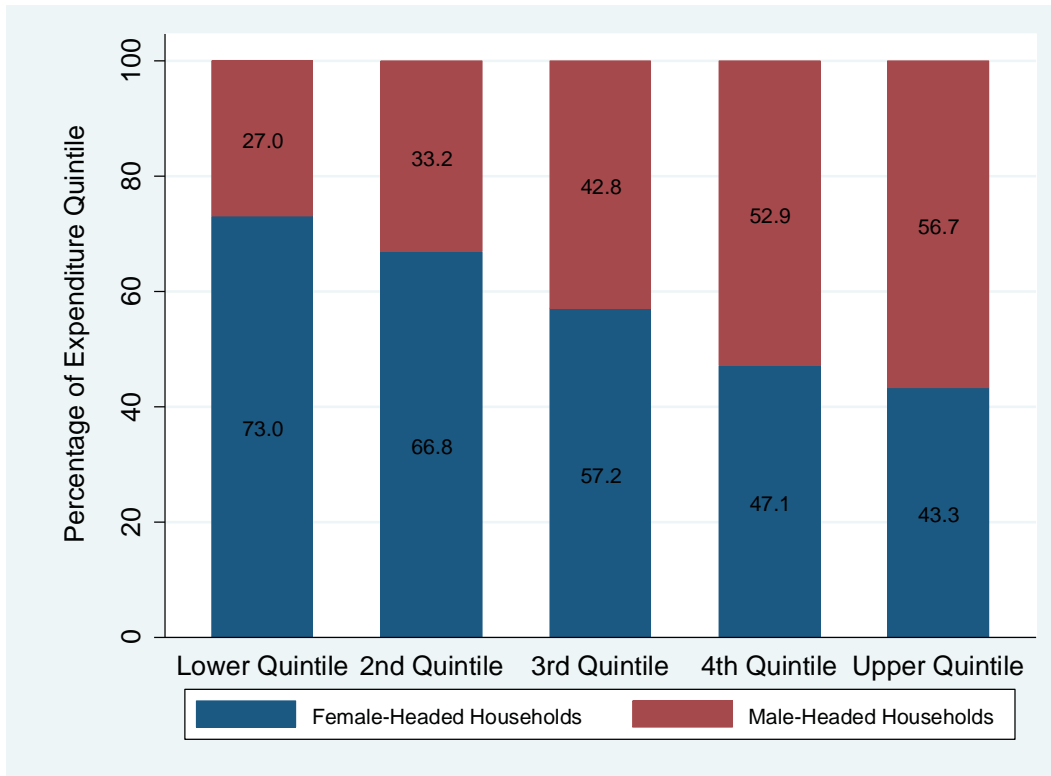
Appendix J: Distribution of per capita expenditure quintiles by sex of household head, 2012



Source: Own calculations, National Income Dynamics Survey 2012.

Notes: All figures in this table are weighted using calibrated panel weights which are adjusting for attrition.

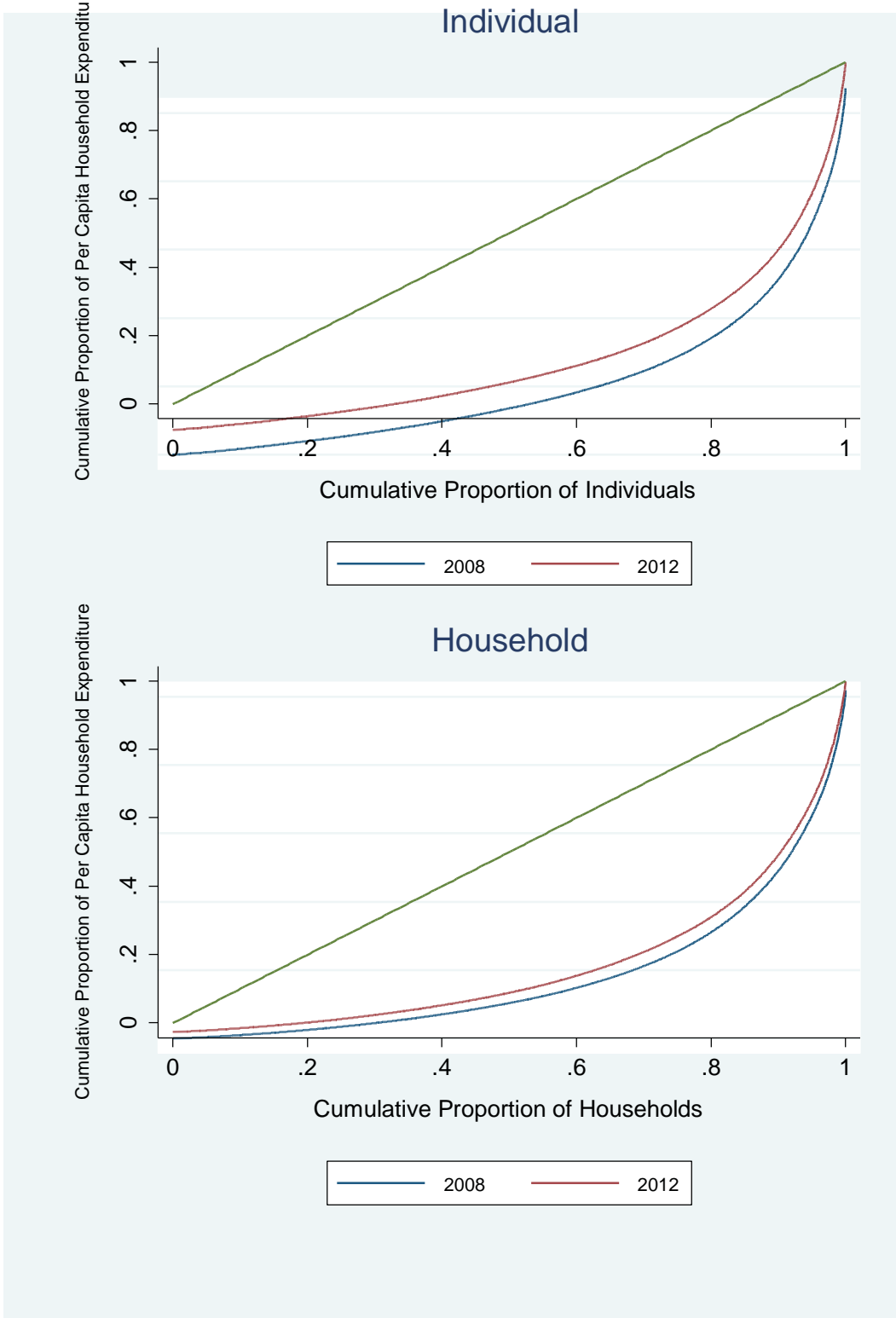
Appendix K: Distribution of households across quintiles by sex of household head, 2012



Source: Own calculations, National Income Dynamics Survey 2012.

Notes: All figures in this table are weighted using calibrated panel weights which are adjusting for attrition.

Appendix L: Lorenz curves: Individual and household expenditure inequality, 2008 and 2012



Source: Own calculations, National Income Dynamics Survey 2012.

Notes: All figures in this table are weighted using calibrated panel weights which are adjusting for attrition.

ACKNOWLEDGEMENTS

The Minister in the Presidency Responsible for Women commissioned the Development Policy Research Unit, University of Cape Town (DPRU) to develop the report on the status of women in the South African economy in March 2015.

I wish to express my special gratitude and thanks to the Development Policy Research Unit, University of Cape Town for working tirelessly and giving the Department of Women such attention and time. The report articulates the current situation, while providing insight into some of the trends that are discernible in the data on women in the South African economy. It identifies areas where we have been successful in enabling women's full participation in the economy, and others where perhaps there is a need for refocused efforts. Thank you for such a sterling work.

My sincere gratitude and thanks also goes to the United States Agency for International Aid (USAID) and the United States Presidency Emergency Plan for Aids Relief (PEPFAR) for making funding available for the development of the report on "The Status of Women in the South African Economy".

I give thanks to all the officials of the Department of Women who contributed to the report through editing, Ms Mmabatho Ramagoshi, Ms Bernedette Muthien, Ms Ranji Reddy, Ms Ntsiki Sisulu-Singaphi, Ms Lanwani Hlaisi and Mr Thivhulawi Mukwevho, also Ms Felicity Nxumalo for the printing procurement.

To the officials from different Government Departments who have enriched the report through oral and written inputs, and the pictures used in the report, I say a sincere thank you to all.

My special thanks go to my special advisers, Ms Ohara Diseko and Adv Mikateko Joyce Maluleke for their contribution to the report. Further, I can never be thankful enough to Adv Maluleke for shouldering the responsibility of project managing the commission and the development of the report.

Last but not least, I would like to thank the Director General, Ms Jenny Schreiner for her strategic leadership.





women

Department:
Women
REPUBLIC OF SOUTH AFRICA



women

Department:
Women
REPUBLIC OF SOUTH AFRICA

CONTACT US

Email: info@women.gov.za

Mail: Private Bag X931, PRETORIA, 0001

Street: 36 Hamilton Street, Arcadia, PRETORIA


Tel: 012 359 0000

Fax: 012 326 0473

COMMUNICATIONS OFFICE

Tel: (012) 359 0224

 @_basadi

 Department of Women



www.women.gov.za

