



# The Cost of Inequality

**Why the Global Economy Cannot Afford to Leave Women Behind**

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### KEY FINDINGS AT A GLANCE

The global economy is in the midst of two powerful transformations: the AI revolution and the green transition to an economy based on low-carbon energy, resource efficiency and circular principles. If those transformations unlock equality and build on women's skills and potential, they can benefit everyone and create substantial economic growth.

But if current market trends continue, those transformations will widen inequality for women and girls, and won't meet their potential for benefitting people, the planet, or the economy. Inequality puts our food supplies, our health, our security, our prosperity and access to resources at risk. We cannot afford the gender gap now or in the future.

To reach our full potential, we need to address the systemic barriers that limit women's economic opportunities, workplace safety, and access to education and skills training. Ensuring an equitable playing field requires building laws and markets that support equality, and value women as much as they do men.

### What's the issue?

- Between 2019 and 2022, almost 40% of countries, home to over a billion women and girls, stalled or backslid on equality for women.
- At the current rate, it will take 152 years to close the economic gap between women and men.
- Women face discrimination in the workplace: they are legally restricted from performing the same jobs as men in more than half of countries, and they enjoy less than two-thirds of men's legal protections. 92 countries do not have equal pay legislation, and 155 don't have measures to enforce equal pay. Women's overrepresentation in informal work leaves 2 billion women and girls without social protections.
- Women's education and skilling for jobs of the future driven by economic transformations is lagging, and both transformations are at risk of excluding women and girls: young women are twice as likely to be out of education, employment or training, they make up just 35% of STEM graduates and half of men's concentration in AI talent.

### What holds women back?

**Exclusion from leadership:** At the current rate, it will take 140 years to achieve gender parity in workplace leadership. Women make up less than a quarter of C-suite roles and just one in five corporate board seats. Hiring rates of women into leadership have dropped to 36%.

**Lack of finance:** 730 million adult women remain unbanked, and 70% of women entrepreneurs in low-income and emerging economies lack access to

financial services. In the US, just 2% of venture capital funding goes to women-founded businesses.

**Undervaluing care work:** Women spend 2.6 times more hours on unpaid care than men, providing 12.5 billion hours of care work daily, valued at \$10.8 trillion per year, for free.

**Threats to women's safety:** Unsafety limits women's economic participation, increases when crises occur, and is exacerbated by new technologies exposing women to online abuse: nearly 9 in 10 women limit their online presence due to violence, losing access to work and income.

**The digital divide:** women are excluded from jobs of the future: today 785 million women remain offline. Women make up only a third of the STEM workforce, and 16% of traditional energy sectors. 21 million more jobs done by women than by men could be replaced by AI.

### Why does it matter?

The economic cost of inequality is too great to ignore: Closing the gap for women in employment and entrepreneurship could boost global GDP by more than 20%. Closing the gap in lifetime earnings between men and women could unlock \$172 trillion.

Equality for women holds the key to all Sustainable Development Goals; so far, not a single indicator has been met. If AI and green transitions can transform markets equitably and include women, everybody benefits.

# Introduction

As the global economy undergoes two major shifts—the AI revolution and the shift to green economies to combat climate change—we are at a critical crossroads. These transitions hold the power to help bring about a more equitable economy that leaves no one behind, but right now with just six years left to achieve the Sustainable Development Goals (SDGs), not a single indicator has been achieved. Equality underpins all SDGs, but if we don't intervene and break with current trends, equality will remain a distant dream until the 22<sup>nd</sup> century.

Progress in economic equality is especially slow, with 152 years needed to close the gap between women and men.<sup>2</sup> Today's markets are failing women, and there's a great risk that these new industries will deepen the structural inequalities that persist today. Without intentional change, the benefits of these revolutions will leave women behind, with detrimental results for our food supplies, our health, our security and our global economy.

If we reinvent markets to fairly include women and achieve economic justice, we hold the solution to both the gender gap in the world of work and a stagnating global economy. We have a unique opportunity to strengthen economic growth and resilience, by reimagining markets with equity at the core. Closing the gap in employment and entrepreneurship could boost global GDP by more than 20%, doubling the global growth rate over a decade.<sup>3</sup> Closing the gap in lifetime earnings between men and women could unlock \$172 trillion.<sup>4</sup> The economic cost of ignoring equality is simply too great, as are the returns of investing in women.

**Between 2019 and 2022, almost 40% of countries, home to over a billion women and girls, stalled or backslid on gender equality.<sup>1</sup>**



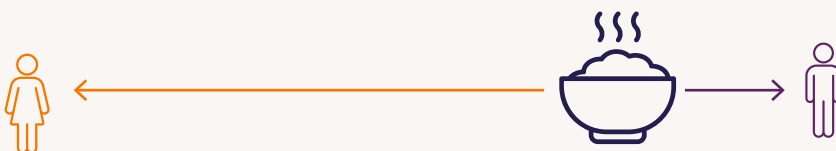
## Where are markets failing women?

Women's absence from the global workforce is glaring, with only 66% participation compared to 92% of men.<sup>5</sup> In the Middle East and Northern Africa (MENA), women's participation has dropped from 31% pre-pandemic to 28% now. Despite lower unemployment and higher job growth than before the pandemic, recovery has been uneven and real earnings in many countries have dropped, failing to keep up with inflation. Within the workforce, women face persistent wage gaps: for every dollar earned by men, women earn just 77 cents.<sup>6</sup>

**As a result of economic inequality, in low-income countries and especially those affected by crises, women are more likely to face poverty and food insecurity.**



**CARE finds that 78% of women experience an impact on their livelihood, compared to 67% of men.<sup>7</sup> Globally, 48 million more women are food insecure than men, and the widened gap in food insecurity between women and men during the pandemic remains high today.<sup>8</sup>**



## Workplaces

**Pay and job discrimination:** Women feel the consequences of the lacking equal pay legislation: only 54% of women believe they receive fair pay compared to 70% of men. They face higher burnout rates, and report feeling overworked and exhausted more than their male counterparts.<sup>9</sup>

**Ineffective measures to support women:** More than 90% of companies boast programs meant to foster women's inclusion and advancement, yet only one in four women feel any benefit. Women see career advancement and retention as the biggest obstacles, but these areas are insufficiently targeted.<sup>10</sup>

**Informality and lack of protection:** Women dominate occupations and places of work that are over-exposed to informality, particularly as domestic workers—76% of whom are women—and home-based workers. This leaves 2 billion women and girls without social protections. In low-income countries, 92% of women's jobs are informal.<sup>11</sup>

To overcome these deep-rooted inequalities, systemic change is needed. Companies need to listen to women, foster their leadership development and invest in the initiatives and social norms change that are proven effective and that women want, such as making room for caring responsibilities. At the policy level, we need legislative action on equal pay, implementation of pay transparency measures and legal protections for women's work. Universal social protection systems and labor rights would reduce vulnerabilities and poverty among women informal workers, for example by states adopting ILO Convention 189 to empower domestic workers and Convention 190 to tackle violence and harassment in the world of work.

## LAWS THAT LET MARKETS FAIL WOMEN



92 countries do not have legislation requiring equal pay for work of equal value, and even in countries with legislation, only 35 countries—less than one in five—have adopted measures to enforce it.<sup>17</sup>



Women are legally restricted from performing the same jobs as men in more than half of all countries with data, 20 countries forbid women from working at night, and 45 bar them from jobs considered dangerous.<sup>18</sup>



Women today enjoy less than two-thirds of the legal protections men have, highlighting a gap much wider than previously thought.<sup>19</sup>

## Global supply chains

As a key entry point into the workforce, global supply chains have relied on women workers for decades, yet deep-rooted inequalities continue to hold them back. Women are overrepresented in sectors that are underpaid and undervalued and often informal, without legal and social protections, such as health (69%), garment manufacturing (62%), and building services including cleaning (60%)—and underrepresented in specialized, better-paid fields such as security (21%) and specialized construction (14%).<sup>12</sup> In Asia's garment industry for example, women often work in home-based production or for smaller enterprises in the lowest supply chain tiers, facing precarious conditions and lacking social security, labor and wage protections.<sup>13</sup>



Delil Souleiman/CARE

**“People in the community told me this is a man's business, but I didn't stop.”** Amal\*, 44, lives with her husband and five children in northeast Syria. Her successful agriculture business provides her with financial independence and creates more jobs for women. After taking part in CARE training, she received \$5,000 which she used to grow her business, renting a piece of land to cultivate fruits and vegetables. Today, she employs 11 to 15 women. **“As a society, we will not be able to succeed if women are not receiving adequate support.”** \*name changed

Compounding crises like the COVID-19 pandemic, armed conflicts and climate shocks put vulnerable groups including women and girls more at risk of exploitation, facing higher degrees of non-payment, abuse of vulnerability, and physical or sexual violence than men.<sup>14</sup>

Corporations must use Environmental, Social, and Governance (ESG) frameworks to prioritize fair wages, safe working conditions and social security for women in supply chains, while also complying with EU legislation such as the Corporate Sustainability Reporting Directive (CSRD) and Corporate Sustainability Due Diligence Directive (CSDDD) where applicable. We must adopt mechanisms that reduce exploitation risks, and focus on women's needs in crisis responses.



deBode/CARE

### Agriculture

In the agricultural sector, women make up the majority of small-scale farmers who produce a third of the world's food. They make up 66% of the agricultural workforce in sub-Saharan Africa and 71% in Southern Asia, where agrifood systems are a key source of work for young women under 25.<sup>15</sup> Despite their critical role, women's work remains marginalized as they face systemic barriers and discriminating norms. They are often trapped in unpaid, irregular or casual but intensive labor with precarious conditions and minimal security. Women in this sector are paid just 82 cents for every dollar men make and lack access to key resources like land, finance and technology.<sup>16</sup>

To break down these barriers undermining global food security and to support the women who feed the world, governments and financial institutions must ensure women farmers have equal rights and access to land, finance and agricultural resources and technology. We need agricultural policies and corporate investment that explicitly prioritize gender equality and inclusive agrifood systems. To support this, CARE has worked with the ILO to establish [Global Guidelines to Promote Decent Work in the Agri-food Sector](#) and co-created the [Decent Work for Equitable Food Systems Coalition](#), a member-led organization that advocates for equitable livelihoods for those working in food systems.

## LAWS THAT LET MARKETS FAIL WOMEN IN AGRICULTURE



Less than one in five agricultural policies explicitly targets gender equality, and just 6% of bilateral finance for agriculture prioritizes it.<sup>20</sup>



Only 13% promotes rural women's participation in policymaking.<sup>21</sup>



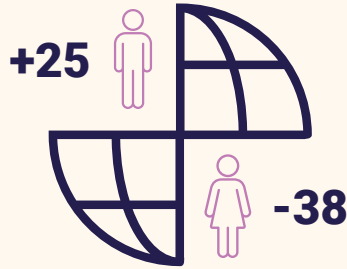
In 32 out of 49 countries with data, women own less than 40% of agricultural land, leading to worse poverty and food insecurity.<sup>22</sup>

# What does the future hold?

152  
YEARS



At this rate, it will take 152 years to close the economic gap between women and men.



By 2025, men's labor force participation will exceed women's by 25 percentage points globally, and a staggering 38 points in low-income countries.<sup>23</sup> Without a change in course, AI and green economy shifts are likely to widen this gap further.



**Global crises are posing a threat to progress in equality and the global economy:**

- The cost of climate adaptation plans in developing countries is expected to reach \$387 billion per year until 2030.<sup>24</sup>
- Climate change could cost the global economy \$23 trillion by 2050.<sup>25</sup>
- The global cost for intrastate conflict may reach \$28.1 trillion by 2030 and \$292.4 trillion by 2050.<sup>26</sup>



X  
3.5



Young people see their future in jeopardy, facing sky-high unemployment at 3.5 times that of adults, particularly for women and girls. Young women are twice as likely to be out of education, employment or training, perpetuating the gender gap into the future.<sup>27</sup>

**Global supply chains:** Momentum for equity of women and men is wavering and threatening to regress: 45% of major supply chain leaders in one study said they have no plans to close the gender pay gap, up from 39% in 2023.<sup>28</sup>

**Agriculture:** The COVID pandemic has worsened equality for women, with nearly a quarter of women in off-farm agrifood sectors globally losing their jobs during the first year, compared to just 2% of men.<sup>29</sup>

**Informal markets:** Post-pandemic recovery of women's work has been mostly in informal jobs: for women, four out of five jobs created in 2022 were informal, compared to two out of three for men, driving women further into informality and vulnerability.<sup>30</sup>

**Leadership:** With worsening economic conditions, hiring rates of women into leadership are dropping even further, from 38% in 2022 to 36% in early 2024.<sup>31</sup> At the current rate, it will take 140 years to achieve parity of women and men in workplace leadership.<sup>32</sup>

**Career advancement:** Lack of investment in young girls' education and training comes at a huge cost: we miss out on more than \$10 trillion worldwide, with a loss of \$210 billion in sub-Saharan Africa alone.<sup>33</sup>

**Unpaid care:** Investment in the care economy could generate up to \$4 for every dollar invested.<sup>34</sup> On the other hand, if we don't shift caring responsibilities from the household to public levels, and change discriminatory social norms, by 2050 women will still spend 2.3 more hours daily on unpaid care than men.<sup>35</sup>

**Safety and mobility:** Nearly 9 in 10 women limit their online presence due to violence, losing access to work, education and healthcare with increased costs and lost income as a result.<sup>36</sup>

**Digital divide:** If we don't close the gap in mobile internet usage, South Asian and African economies miss out on \$500 billion over the next five years.<sup>37</sup>

**Jobs of the future:** The green transition could create 65 million low-carbon jobs by 2030,<sup>38</sup> but as it stands, women are at risk of being excluded. As they make up just 35% of current STEM graduates, the gap will not resolve anytime soon.<sup>39</sup> With AI transforming labor markets and substituting for staff in many lower paid roles, 48 million women's jobs could be replaced by AI compared to 27 million men's jobs, pushing women's employment even further back.<sup>40</sup>

# What are barriers to women's equal participation?

## Exclusion from leadership and career advancement

Women are glaringly absent from leadership and excluded from career advancement. Although nearly half of entry-level workers globally are women, they disappear higher up the career ladder, making up less than a quarter of C-suite roles and just one in five corporate board seats.<sup>41</sup> A blatant example of women's underrepresentation is the health sector, where women make up two-thirds of the workforce but only hold a quarter of senior positions.<sup>42</sup> From a business point of view, boosting women's leadership is the surest way to grow revenue. Companies with a balance between men

and women in their executive teams have a 39% greater chance of financially outperforming the least balanced ones, and this competitive advantage continues to grow.<sup>43</sup> Because when women lead and are included in decision-making, growth follows—just a small increase in female managers to 2.5% of the team's size can boost a company's innovation revenue by an entire percentage point.<sup>44</sup> Women's leadership is also a positive force for a more sustainable, green future: in emerging economies, businesses with more women leaders boast stronger commitments to climate action.<sup>45</sup>



**“Now as a leader I always try to speak up for other female workers if they need help.”**

**–Mushoumi, 27, textile worker in Bangladesh.**

Mushoumi is one of nine leaders at her local workers solidarity group in Bangladesh, providing support to its 90 members. When she and nine colleagues faced unlawful dismissal without proper compensation from the factory, she stood her ground and threatened legal action. **“I have learned how to make sure my rights are respected. Every female worker has the same rights as I do.”**

## Discrimination in finance and banking systems

Globally, 730 million adult women remain unbanked with no access to a bank or mobile money account, excluding them from opportunities or raising funds for their business.<sup>46</sup> Despite making up one-third of all Micro, Small and Medium Enterprises (MSMEs) in low-income and emerging economies, women-owned businesses face a staggering financing gap of \$1.9 trillion.<sup>47</sup> More than 70% of these entrepreneurs lack adequate access to financial services.<sup>48</sup> Even in the well-established venture capital market of the US, less than 2% of funding

goes to women-founded businesses.<sup>49</sup> This despite women's reputation as loyal financial customers with lower non-performing loan ratios and offering higher net promoter scores than men.<sup>50</sup> This isn't just an issue of fairness—it's bad business. Studies show that if women launched and scaled businesses at the same rate as men, the global economy could gain \$5-6 trillion.<sup>51</sup> Fostering women's business is a huge driver of economic prosperity.



**“Be more confident and brave. You need to overcome barriers to give yourself the freedom to fulfill your passions.”**

**—Pham Phuong Thao, 24, flower business owner in Vietnam.**

When Thao first started her business, access to finance and family caring responsibilities were among her greatest challenges. Thanks to microfinancing, she accessed a \$1,100 loan. Through CARE Ignite Program’s partnership with a Vietnamese Fintech and MFI, Thao has taken advantage of a loan management app and is expecting a larger loan. She has received intensive coaching, which in addition to financial management and online marketing also includes work-life balance. **“I also have opportunities to connect with other female business owners in the locality, update my knowledge and expand my business environment.”**

### **Unpaid and undervalued care work**

Women’s contributions through paid and unpaid care and domestic work are a critical economic pillar that sustains families, communities and entire economies. Globally, women perform three-quarters of all unpaid care work, and during the COVID-19 pandemic this essential work almost doubled, highlighting its vital role in societal resilience.<sup>52</sup> Women around the world devote over 2.5 times more hours than men to this work, and this difference is even greater in lower-middle-income countries, where women contribute 20% of their time to domestic responsibilities compared to 6% of men’s time.<sup>53</sup> Each day, women collectively provide 12.5 billion hours of unpaid care, valued at \$10.8 trillion per year.<sup>54</sup> With this work, women compensate for insufficient state investment in care everywhere, bearing the cost through their own reduced economic opportunities.<sup>55</sup>

In paid work, too, women represent two-thirds of care workers, but undervaluation of these sectors leads to unfair wages, informality of care work lacking legal and social protections, vulnerability to health emergencies such as the COVID pandemic and women’s increased exposure on the frontlines, and shortages culminating in a care crisis.<sup>56</sup> The care market is a promising sector: nearly 300 million jobs could be created by 2035.<sup>57</sup> We need decision-makers to recognize and invest in the immense value of paid and unpaid care work carried out by women, through policies such as fair wages, flexible work, parental leave and accessible childcare, and social norms change. By supporting mixed models of better care provision on public, community and enterprise levels, care needs to become a collective societal responsibility, rather than women’s responsibility.



**“I started my daycare because parents in my area were suffering when they went to work. I made it easier for women to go to work.”**

**—Mary Giroga, a “Mamapreneur” running a nursery in Kenya.**

Founded in 2017, her daycare center “Mary Blessed” now provides childcare for 40 children.

One of Mary’s clients is Jacqueline Muthoni Njogu, an entrepreneur selling vegetables and mother of two. **“Since I brought my kid to daycare, I have seen a lot of change. Now I can work the whole day. I know my kid is safe. I am making a lot of profit.”**



### Lack of safety and mobility

Lacking access to safe, reliable transportation is one of the greatest barriers to women’s paid work globally, because infrastructure and urban planning are not designed for women’s travel needs, while a mobility ‘Pink Tax’ means women spend more on transportation than men.<sup>58</sup> The direct result is a 16.5% lower labor force participation in low-income and emerging economies.<sup>59</sup> The threat to women’s safety is real: globally, nearly one in three women have been subjected to violence,<sup>60</sup> and new technologies including AI increase the risk. As much as 85% of women in one study have witnessed or experienced online harassment with 38% personally

being harassed, but underreporting means figures are likely higher.<sup>61</sup> With growing internet usage since the pandemic, women are exposed to more abuse, and the impact on economies is severe. 7% of women surveyed lost their jobs or had to switch because of online violence, and 35% experienced mental health issues.<sup>62</sup> Both governments and the private sector need to prioritize women’s safety and mobility in the world of work, including online. As a first step, states need to ratify and implement ILO Convention 190 to tackle violence and harassment in the world of work.

### VIOLENCE THREATENS WOMEN’S ECONOMIC JUSTICE AND HURTS ECONOMIES

**Women in Vietnam experiencing violence earn 35% less.<sup>69</sup>**

**Sexual harassment in Cambodia’s garment industry costs the industry and wider economy \$89 million per year, CARE found.<sup>70</sup>**



## Digital divide and exclusion from jobs of the future

The digital divide between men and women creates a worrying barrier to women's economic opportunity. Women in low- and middle-income countries are still 15% less likely to use mobile internet than men, leaving 265 million fewer women connected.<sup>63</sup> Today 785 million women remain offline, the majority of them in South Asia and sub-Saharan Africa. What's more, the digital divide in training and employment threatens to exclude women from jobs of the future. Women currently make up only a third of the STEM workforce and barely over one-tenth of its leaders. In AI, the fastest growing and most revolutionary tech field, men's concentration of talent is double that of women's.<sup>64</sup> Online course enrollment in various AI and digital skills such as big data, programming, and cybersecurity shows gaps

for women of 30-60%.<sup>65</sup> Along with digitalization, the green transition of economies shifting to sustainable practices and technologies is shaping jobs of the future, with energy transition creating as many as 25 million jobs by 2030.<sup>66</sup> Unlike traditional energy sectors where women only make up 16% of the workforce,<sup>67</sup> the green transition needs to include women to create fairer, more sustainable economies. Prioritizing women and girls in green economy opportunities, alongside training for access to higher-paid STEM roles, is essential. Decision-makers should also expand the definition of green jobs to include low-carbon sectors like care and social services, investing in these as critical jobs of the future.<sup>68</sup>



**“I see myself as a more empowered woman with higher expectations.”**

**—Marlita Tenorio Gonzales, 35, sportsweaver business owner in Peru.**

Marlita faced many challenges when she first started, such as no access to loans and credit, but she managed to build her business to success. During business training through the CARE Ignite Program, she learned the importance of digitalization. “This pandemic has completely changed us from the root. We have to use digital tools like websites, Facebook, TikTok which can help us to expand abroad.” She utilizes several digital tools to help build her skills. **“It has helped me tremendously, together with saving, financial literacy training, marketing, and to learn the best way to conduct our business.”**

# Conclusion

With only six years left to meet [Agenda 2030](#) and honor the pledge to reach the furthest behind first, we are at a critical juncture. Amidst the powerful shifts of AI and the green transition—which risk excluding marginalized groups like women and girls—urgent action is needed. If we fail to reshape markets now, we risk aggravating inequality for generations to come. The barriers women face in the workplace, supply chains and agrifood systems are not just moral failures—they are systemic and come at too great a cost. Closing economic and

financial gender gaps has the potential to boost global GDP by 20% and unlock trillions in wealth, yet the current trajectory shows stagnation, regression and widening inequalities.

Businesses, governments and global institutions must act now. Empowering women with equal access to leadership, finance, safety, and jobs of the future is the smartest investment we can make for long-term sustainable growth and a resilient, thriving future for all.

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