

# 2009 World Survey on the Role of Women in Development

The Department of Economic and Social Affairs of the United Nations Secretariat is a vital interface between global policies in the economic, social and environmental spheres and national action. The Department works in three main interlinked areas: (i) it compiles, generates and analyses a wide range of economic, social and environmental data and

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e 2009 *World Survey on the Role of Women in Development* addresses the important theme





cies, as well as the specific constraints to women's economic empowerment, including in particular the unequal gender distribution of paid and unpaid work and its implications for access to economic resources and opportunities.

The impact of economic growth on gender equality can vary considerably, including in relation to employment, well-being and broader indicators of gender equality. The positive changes in employment associated with changes in growth have been larger for women than for men. Economic growth has had, however, limited documented impact on women's life expectancy and women's participation in economic and political decision-making. The importance of gender equality in education and employment for economic growth is illustrated by microlevel impacts and efficiencies generated by optimal use of human capital.

Monetary policies are likely to have gender-differentiated impacts through the labour market. Tight monetary policies, high real rates of interest and deregulated financial markets affect the supply of credit in the economy, including its availability to less privileged economic actors. Women smallholder farmers and small- and medium-scale entrepreneurs are deprived of access to credit. Tax systems can create and perpetuate gender inequalities through influencing the allocation of time to formal, informal and unpaid work and through the burdens imposed by direct taxes on consumption goods and services.

Budgets at national and other levels are important mechanisms for Governments to

Labour is the most widely available factor of production at the disposal of poor people around the world and the primary means through which they earn a living. Although women's share of employment has increased, a gender division of labour persists. The contraction of formal employment and decent work and proliferation of "atypical" or non-standard work, which is generally precarious, poorly paid and uncovered by labour legislation or social protection, has particularly affected women. Lack of access to decent work is a major cause of poverty among women.

Constraints faced by women in the labour market include their disproportionate concentration in vulnerable forms of work, occupational segregation—both horizontal and vertical, wage gaps and the unequal division of unpaid domestic work. These constraints reflect women's disadvantage in education; lack of organized voice and bargaining power; constraints on labour market mobility; relatively high involvement in part-time or temporary jobs; concentration in employment where pressures of global competition keep wages down; and direct discrimination.

Despite women's increased participation in the labour market, there has been no significant increase in the sharing of unpaid work, including caregiving, between women and men, which affects women's employment choices. A number of countries have introduced policies on working arrangements, including reduction of working hours, flexibility of work-time and location, and the option of part-time work to assist both women and men in reconciling their work and family responsibilities. Part-time work, which is mainly taken by women, can, however, involve a wage-penalty and long term impacts on pensions.

Addressing the constraints women face in the labour market requires a range of policy interventions, including development of women's capabilities to adapt to changing labour market conditions, support to reduce unpaid care work, gender-sensitive labour market regulations and enhanced capacity for collective action. Increased responsibility of all stakeholders—States, the private sector and civil society—for caregiving is particularly important.

Both gender-specific and gender-neutral labour regulations can be instrumental in eliminating gender inequalities and discrimination and ensuring access to decent work; and both can have unintended detrimental impacts. Gender-sensitive regulation that is properly enforced can protect vulnerable workers, help bridge the gap between formal and informal working conditions and create more unified labour markets. It is, however, increasingly difficult to ensure that all women benefit from labour market regulations because many women in developing countries work in the informal sector which remains beyond the reach of regulation.



Women in many parts of the world continue to face discrimination in access to land, housing, property and other productive resources and have limited access to technologies and services that could alleviate their work burdens. Unequal access to resources limits women's capacity to ensure agricultural productivity, security of livelihoods and food security and is increasingly linked to poverty, migration, urbanization and increased risk of violence. Population growth, climate change, the spread of markets and urbanization have created new opportunities and new challenges in women's access to land, housing and other productive resources. Attention to the resource challenges women face in agriculture is essential for addressing the food and energy crises and climate change in both the short and long term.

Gender inequality in access to land and property is substantial due to discriminatory inheritance practices, unequal access to land markets and gender-biased land reform. Some progress has been made in legislative reform, but implementation is hindered by sociocultural norms and women's lack of knowledge of their entitlements. Socio-economic contexts determine the appropriateness of different types of rights to land and property—including individual rights, joint-titling and group rights. Continued efforts are needed to promote gender-sensitive legislation, enforce existing legislation, make judicial systems more accessible and responsive to women, and provide legal aid to women seeking to claim their rights.

Land reform processes, such as land-titling projects and resettlement schemes, can play an important role in addressing inequalities in access to land and property. Land markets have, however, not been an effective means of transferring land and property to women in many parts of the world.

Improved access to water and energy in developing countries can reduce women's workloads, increase productivity and provide more time for income generation, political participation and leisure. Women face greater obstacles in accessing irrigation for crop production and livestock raising, due to insecurity of land tenure and their exclusion or marginal involvement in user associations. User groups established to promote greater community management of natural resources, including forests, exclude women through discriminatory rules and social norms. Efforts to increase women's participation must address inequalities in governance structures and membership requirements.

Equitable access to infrastructure and services are critical for women's economic empowerment. Transport improvements can reduce women's time-poverty in rural areas in many parts of the world, as well as increase access to markets, schools and services, with resulting improvements in productivity, health and well-being. Agricultural extension services in many countries have largely ignored women, in part due to the fact that most extension officers are men who target male farmers and focus information and inputs on their priorities and needs.

The work burden of women in many parts of the world could be alleviated through access to improved technologies, including electricity, which would increase health and well-being and free time and energy for other economic activities. Barriers to women's access to improved technologies include lack of adaptation to local conditions, discriminatory norms and practices, limited dissemination and high costs. The potential of information and communication technologies (ICT) for benefiting women through time-savings and access to information, employment and income generation has not been fully realized and women's access remains limited in many parts of the world, particularly in rural areas.

Housing is an essential asset for ensuring women's independence and economic security. Lack of housing undermines women's potential to secure health, education and employment and increases the risk of violence. An increasing proportion of those living in housing-poverty and homelessness are women and children, due to discriminatory laws, policies, and customs and traditions. The State can play an important role in facilitating equitable access to adequate housing through legislative change and policy development as well as direct involvement in provision of low-cost housing.



Women's access to all financial services, including savings, insurance, remittance transfers and credit, is essential to allow them to benefit fully from economic opportunities. Legal, institutional and sociocultural barriers often, however, limit women's access to these services.





A basic level of security for all should be part of the social contract between the State and its citizens. While welfare regimes in developed countries underwrite the social security of their populations, social security in developing countries has been largely confined to those in formal employment. Provision shrank in many countries as markets were deregulated and the role of the State cut back.

Experimentation in social protection provides evidence that well-designed and broadly based social protection strategies offer benefits that go beyond crisis-coping functions. A universal approach to social protection that all countries can afford—a global minimum social floor—is supported by the International Labour Organization (ILO) as a means to address insecurity and vulnerability in people's lives. The four elements of the social floor—guaranteed income security for all children, guaranteed access to basic means-tested/self-targeting social assistance for the poor and unemployed, guaranteed income security for older and disabled people, and guaranteed access to basic health benefits—can be designed in a manner which ensures responsiveness to gender-specific needs and interests across the life cycle. Research suggests that basic social security can be afforded by virtually all countries, and, if designed to play a developmental role, would pay for itself in the long run. Because of their current exclusion, women would benefit disproportionately if reform were introduced.

the lack of access to health care, including through cutbacks in public health provision as well as increased reliance on various cost-recovery mechanisms, has significant gender-specific social and economic repercussions, in particular in relation to health, employment and income generation. Substituting for services significantly increases unpaid work for women.

Social health protection provides benefit packages for protection against the risk of ill-health and related financial burdens, including through tax-funded national health services, vouchers and conditional cash benefits, and contribution-based health insurance—including mandatory public schemes, regulated private schemes and community-based non-profit schemes. The structure of health insurance schemes, and regulations on coverage eligibility, can create differences and inequality in the use of services and in health outcomes between men and women.



Ensuring women's economic empowerment and access to and control over resources requires an integrated approach to growth and development, focused on gender-responsive employment promotion and informed by the interdependency between economic and social development. Social objectives need to be incorporated into economic policies. Economic growth strategies should give attention to the real economy and focus on creating a gender-





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Representatives from the Danish Ministry of Foreign Affairs attending the expert meeting included Ms. Susanne Rumohr Hækkerup, Head of Department, Global Co-operation and Economy; Ms. Dorthea Damkjær, Special Adviser, Gender Equality, Global Co-operation and Economy; Ms. Lis Garval, Minister Counsellor, Gender Equality, Global Co-operation and Economy; Ms. Belgin Yigen, Head of Section, Global Co-operation and Economy. Observers from United Nations entities included: Ms. Elena Bardasi, World Bank; Ms. Cilla Ng, UN-Habitat; Ms. Naoko Otobe, International Labour Organization (ILO); Ms. Ewa Ruminska-Zimny, Economic Commission for Europe; Ms. Okozile Ruzvidzo, Economic Commission for Africa; Observers from Denmark included Ms. Nauja Kleist,

In preparation for the



<b>CEDAW</b>	Convention on the Elimination of All Forms of Discrimination against Women
<b>DAC</b>	Development Assistance Committee
<b>FAO</b>	Food and Agriculture Organization of the United Nations
<b>GDP</b>	Gross domestic product
<b>HIV/AIDS</b>	Human immunodeficiency virus/acquired immune deficiency syndrome
<b>IFAD</b>	International Fund for Agricultural Development
<b>ILO</b>	International Labour Organization
<b>INSTRAW</b>	International Research and Training Institute for the Advancement of Women
<b>IOM</b>	International Organization for Migration
<b>MDGs</b>	Millennium Development Goals
<b>NGOs</b>	Non-governmental organizations
<b>OECD</b>	Organization for Economic Cooperation and Development
<b>UNCTAD</b>	United Nations Conference on Trade and Development
<b>UNDP</b>	United Nations Development Programme
<b>UN-ESCAP</b>	United Nations Economic and Social Commission for Asia and the Pacific
<b>UNESCO</b>	United Nations Educational, Scientific and Cultural Organization
<b>UNFPA</b>	United Nations Population Fund
<b>UN-Habitat</b>	United Nations Human Settlements Programme
<b>UNICEF</b>	United Nations Children's Fund
<b>UNIFEM</b>	United Nations Development Fund for Women
<b>UNRISD</b>	United Nations Research Institute for Social Development
<b>WHO</b>	World Health Organization



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Women's equal access to and control over economic and financial resources is critical for the achievement of gender equality and the empowerment of women and for equitable and sustainable economic growth and development. Economic resources refer to the direct factors

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Despite considerable progress on many aspects of women's economic empowerment—through, for example, increases in educational attainment and share of paid work—deeply



of women to own and inherit property and ensuring secure tenure of property and housing for women; promoting women's equal access to labour markets, sustainable employment and adequate labour protection; and ensuring equal access of women to productive assets and resources, including land, credit and technology.<sup>œ</sup>

In the Doha Declaration on Financing for Development, adopted in 2008, global leaders reaffirmed their commitment to eliminating gender-based discrimination in all forms, including in the labour and financial markets, as well as, inter alia, in the ownership of assets and property rights. Member States resolved to promote women's rights, including their economic empowerment; effectively mainstream gender perspectives in law reforms, business support services and economic programmes; and give women full and equal access to economic resources. They agreed to promote and reinforce capacity-building of States and other stakeholders in gender-responsive public management, including, but not limited to, gender (-responsive) budgeting.<sup>z</sup>

In paragraph 19 of its resolution 62/206 on women in development, the General Assembly encouraged Governments to invest in appropriate infrastructure and other projects, as well as to create opportunities for economic empowerment, in order to alleviate the burden of time-consuming everyday tasks for women and girls. In paragraph 2 (g) of resolution 62/136 on the improvement of the situation of women in rural areas, the Assembly urged Member

set forth in the Covenant. It includes, inter alia, a specific provision on fair wages and equal remuneration for work of equal value for women.

e Special Rapporteur on violence against women, its causes and consequences recently examined th3

Such constraints also include the restrictions on women's movement in the public domain that prevail in some parts of the world, and stereotypes relating to women or men doing certain kinds of work or using certain types of technology. Men are as likely to face cultural barriers in taking up activities and occupations deemed "feminine" as women face in taking up those defined as "masculine". These constraints are not uniform across the life cycle, but can vary by age, marital status and position within the family, as well as other factors.

Gender-specific constraints create inequalities in the distribution of valued resources and capabilities between women and men on the basis of ascribed differences. More pervasive forms of inequality relate to property and inheritance rights, productive assets and access to education, skills and paid employment. They generally favour men, who are perceived as the primary producers and wage earners, over women, who are regarded as secondary earners (World Bank, 2001; Grown and others, 2005). While both women and men from low-income households may be disadvantaged in their pursuit of livelihoods by their lack of education, skills, assets and networks, gender often intensifies the effects of other social inequalities in access to resources and opportunities.

It is important to highlight the institutional as well as the individual nature of these constraints (Kabeer, 2008a). Constraints may be imposed by institutions in the public domain as a result of active discrimination, unconscious bias or lack of knowledge. Institutions are bearers of gender-specific constraints when their principal actors reflect and reinforce, consciously or unconsciously, discriminatory norms and values which impose restrictions on



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(UNICEF), 1989; Elson, 1991). Research carried out in the aftermath of financial crises in Asia and elsewhere confirmed that, in the absence of social security provision for informal workers, women's paid and unpaid labour helped to sustain their households (United Nations Economic and Social Commission for Asia and the Pacific (UN-ESCAP), 2003).

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cant gender equality implications (Elson, 1991; Walters, 1995). Labour is generally taken as a given factor of production, like land and other natural resources, rather than as a resource that has to be produced through human effort.

In reality, labour and human capital are embodied in human beings, who have to be

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Chapter III examines women's position in the labour market and the factors that constrain their capacity to respond to new economic opportunities and bargain for fairer returns to their labour. These include the unequal sharing of responsibility for unpaid work within the home and gender inequalities in the terms on which women can engage with the labour market.

Chapter IV focuses on the gender distribution of other economic resources, such as land, property, housing, common pool resources and infrastructure, and their implications

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Macroeconomic frameworks influence the pattern and pace of economic growth within a country, as well as the distribution of opportunities and resources between different



ing Millennium Development Goal 3 in low-income countries has been estimated to range from \$8.6 billion in 2006 to \$23.8 billion in 2015 (Grown and others, 2006). Efforts are needed to ensure sufficient allocation of resources to promote gender equality and women's empowerment.

The manner in which countries respond to recessions can lead to disproportionate

ation in growth rates found no relationship between economic growth and gender differentials in life expectancy. The findings suggested that women's life expectancy relative to that of men responded most positively to increased female labour force participation and literacy rates, which enhanced women's voice and bargaining power within the economy (Seguino, 2002a).

The correlation between economic growth rates and a broader measure of gender equality—the Standardized Indicator of Gender Equality (SIGE)—was also examined in 95 countries for the period 1980 to 1995 (Seguino, 2009). SIGE is a composite index made up of women's education relative to men's; the ratio of female to male life expectancy; relative labour force participation rates; women's share of technical, professional, administrative and managerial positions; and women's share of parliamentary seats. Economic growth was positively correlated with progress on SIGE for the two highest income quartiles, but negatively correlated in the two lowest income quartiles. Higher rates of economic growth in the poorer countries were associated with a deterioration in overall gender equality.

Conversely, studies have also examined the importance of indicators of gender equality for economic growth rates. The relationship between increasing gender equality in employment and rates of economic growth has been examined, using as measures changes in the share of the female working-age population in formal employment, as well as changes in the female share of the labour force (Klasen, 1999). While both measures had positive impacts on rates of growth, the impact of women's share of formal employment was found to be larger and statistically significant.<sup>5</sup> A later study using similar analysis extended the earlier data set for 1960-1990 to include data from 2000. It confirmed the importance of increasing gender equality in labour force participation and education for economic growth. Whereas, for example, the earlier data set had indicated losses of about 0.9 per cent per year in growth rates in both South Asia and the Middle East and North Africa owing to gender inequalities, the reduction of the gender gap in education in the Middle East and North Africa led to per capita growth losses of 0.7 per cent a year, compared with losses of 1 per cent in South Asia (Klasen and Lamanna, 2009).

Attempts to explain the relationship between gender equality and economic growth point to a number of possible routes. One is through the positive microlevel impacts of female education and paid work on fertility rates, child survival and investments in the human capital of children. A second relates to the efficiencies generated by a more optimal utilization of a country's labour and human capital investments. This argument is supported, for example, by the microlevel evidence suggesting that a more egalitarian distribution of land, fertilizer and credit within African farming systems would generate significant productivity gains. The argument is also supported by macrolevel research which demonstrated that increasing gender equality in education is associated with increased labour productivity, as measured by per capita income (Knowles and others, 2002). A recent study of eight Latin American countries suggests that eliminating barriers to women's labour force participation and equalizing their access to different occupations would reduce the incidence of poverty and promote an increase in income in all eight countries (Costa and others, 2009).

There is, however, also evidence that economic growth can occur at the expense of women's wages in some cases. Analysis of panel data from low- and middle-income semi-industrialized countries found that higher levels of gender inequality in wages were associated with higher levels of investment and growth (Seguino, 2000). The ability of employers to pay women low wages relative to their productivity is profitable in contexts where large numbers



of educated women are crowded into a limited number of jobs in the export-oriented, labour-intensive manufacturing sector where firms are highly mobile, price competition is severe and there is little or no union activity (Seguino, 2009).

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The main focus of monetary policy has been the control of inflation via adjustments in the short-term interest rate by national central banks. This has been accompanied by the deregulation of the domestic financial sector and the easing of controls over capital flows into and out of countries. Monetary policies can have gender-differentiated impacts, including through the labour market. Studies suggest, for example, that interest rate changes have more gender-differentiated impacts on employment in developing countries than in OECD countries. Data for the period 1980-2004 for nine OECD countries showed weak evidence of employment impacts in changes in short-term interest rates in the countries studied, with no gender-differentiated employment impacts (Takhtamanova and Siermin 2011, p. 155).

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The concern with fiscal austerity has also led to the privatization of social protection in welfare States and to the promotion of narrowly targeted safety nets in developing countries. In the aftermath of the East Asian crisis, the heavy costs imposed by the neglect of social protection were recognized. Women are particularly affected by weak or non-existent social protection systems because they are located in more precarious jobs, can ill afford to save for the future or pay premiums for private insurance and rarely own enough wealth to tide them through crisis or provide security in old age (see chapter VI).

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inflows into a country tends to be accompanied by rapid depreciation of the currency and large-scale economic contraction. Past experience suggests that the impact of capital flow fluctuations will depend on whether male- or female-intensive sectors are affected.





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ere is considerable evidence of the positive impact of women's representation in decision-making in a range of areas. A study of Fortune 500 companies found that those with more

cent of men. It is lowest in the southern European countries, such as Italy, Spain and Greece. In the United States of America, women make up only 2 per cent of chief executive officers in the Fortune 500 companies. Within OECD, only 7 per cent of directors of leading companies are women (OECD, 2008).

Women are not well represented on the boards of major companies. Over 46 per cent of large firms in OECD countries have no women on their boards, while only 23 per cent have more than one woman (ibid.). The number of female directors is highest in Norway and Sweden and lowest in Italy, Portugal and Japan. While North American companies are among global leaders, women still represent less than 13 per cent of board members in the United States of America and 11 per cent in Canada. In the European Union, all the governors of the central banks are men, and women make up only 17 per cent of key decision-making bodies of those organizations (European Commission, 2009).

Although there is less detailed information on other regions of the world, analysis of 2000 ILO data for 70 countries found that women held only 27 per cent of positions that were classified as having "status, influence, power and decision-making authority", such as legislators and senior government officials, corporate managers and general managers (Anker, 2005). The representation of women varied between 32 per cent in transitional economies and 28 per cent in developed countries, with, for example, 31 per cent in Latin America, 15 per cent in Asia and 9 per cent in the Middle East (ILO, 2004a). Per capita GDP was not a major factor in explaining variations in the percentages of women in decision-making positions.

There was, however, a strong positive and statistically significant association between women's participation in decision-making positions and their participation in the non-agricultural

identifying intended and unintended biases in the mobilization and expenditure of public resources, exposing these to public scrutiny and holding Governments accountable for gender-equality commitments.

Monetary policies should support fiscal expansion and export promotion to provide adequate liquidity to a growing economy, foster low but positive real rates of interest for private (and public) investment and expand access to credit for all women and men. Prudent capital management techniques, including well-designed capital controls, would lead to a more stable, less crisis-prone, growth trajectory. It would prevent lower interest rates from triggering large-scale capital flights. It would also enhance the bargaining power of Governments and workers in relation to finance capital in the context of an open economy. Policies which slow the movement of capital would also allow scope for women workers to bargain for higher wages in the export sector, in line with their increasing productivity (Seguino and Grown, 2006).

A basic level of social protection for all should be part of the social contract between the State and its citizens. Social protection measures should be designed to minimize the trade-offs that women face in carrying out their productive and reproductive roles. Beyond social protection, a broader set of social policies is needed to support the care of children, the sick and older persons and to increase investment in human capital and capabilities necessary to sustain long term growth. Efforts to increase women's participation in economic decision-making are also important.



Labour is the most widely available factor of production at the disposal of people throughout the world and the primary means by which they earn a living. It is often the only resource at the disposal of the large majority of poor people, and through their engagement in markets for their labour man

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enforcement of international labour standards and human rights (Chant and Pedwell, 2008). Where employers draw on a labour force that has very few alternatives, they are able to pay exploitative wages. For example, concerns have been raised about the exploitation of women workers in export processing zones, including low wages, intimidation of workers trying to organize themselves and violence and sexual harassment (ILO, 2004b).

Household data from Costa Rica, Egypt, South Africa, Ghana and El Salvador showed that the relative risk of poverty was higher for informal than formal employment and for agricultural relative to non-agricultural activities. In addition, employment in informal activities of the kind in which women were concentrated—own-account workers and unpaid workers in family enterprises—was associated with higher-than-average levels of household poverty than the forms of wage employment in which men were concentrated (Chen and others, 2005).

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An important indicator of women’s labour market choices is the degree of gender segregation in specific sectors, occupations and positions. Horizontal segregation restricts women to specific sectors and occupations, while vertical segregation limits them to particular positions within occupational hierarchies.

ILO data suggest a very gradual reduction in the gender segmentation of labour markets since the 1980s, with some regional differences. In 2000, there were far fewer occupations in which over 80 per cent of the workforce was either female or male (Anker and others, 2003). Only a small proportion of employed women work in industry worldwide (18.3 per cent in 2008, compared with 26.6 per cent of men). Women are increasingly found in the services sector, which in 2008 accounted for 46.3 per cent of all women’s employment, compared with 41.2 per cent of men’s employment (ILO, 2009b). While women have continued to move out of the agricultural sector in all regions of the world, 2007 estimates suggest that, overall, women are still overrepresented in that sector. According to ILO estimates, globally the share of women employed in agriculture stands at 35.4 per cent, as compared with 32.2 per cent for men. In sub-Saharan Africa and South Asia, the agricultural sector makes up more than 60 per cent of all women’s employment (ibid.). In both developed and developing countries women constitute a larger percentage of care workers as compared with their representation in the total workforce. Data available from the Luxembourg Income Study for 12 mainly high-income countries indicated that women constitute between 32 and 54 per cent of the total workforce and between 68 and 88 per cent of paid care workers (Razavi and Staab, 2008). Today, there is a significant international migration of women for caregiving work, as both domestic and public-sector workers, particularly to countries where the care crisis has generated a high demand for care workers (Benería, 2008).

Women and men are concentrated at different levels of the labour hierarchy. The “glass ceiling” refers to instances where women’s movement into more senior and managerial positions is hampered by institutional barriers, including norms and attitudes (ILO, 2004a). Even in occupations dominated by women, men often occupy the more skilled, “responsible” and better paid positions (ibid.).

According to ILO (2004a), women occupy around 30 to 60 per cent of professional jobs in countries for which data are available. However, as noted above (see chapter II), women are in a minority of positions with authority, influence or decision-making power (legislators, senior officials or managers). They have not made major gains in skilled jobs in the “new” occupations in the information technology industry. Their share of occupations in computer program-

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ming and systems analysis varied between 20 and 30 per cent in places as diverse as China, France, Germany, the Republic of Korea and the United States of America. While women in Ghana, for example, made up 70 per cent of employees in information and communications technology-related businesses, such as data-entry services and call centres, they worked largely in lower-level positions (United Nations Development Programme (UNDP), 2008).

The “Women to the Top” project funded by the European Union addressed the “glass ceiling” in Denmark, Sweden, Estonia and Greece. The project targeted employers in the public and private sectors, recruitment consultants and potential women senior managers. Of 23 large employers participating in the project, 15 adopted measurable action plans to increase the number of women in senior positions. The potential candidates participated in career planning, training and counselling. Eight networks for 220 female senior management candidates were created. The project also developed a publicity plan to heighten public awareness about the need for increased representation of women in management and to provide non-stereotyped images of male and female managers.

In Norway, a law was introduced in 2003 making it mandatory for all publicly registered companies to have at least 40 per cent representation of each sex in company boards. The introduction of the quota was successful in increasing the participation of women in corporate decision-making. All the companies affected by the new law complied with the gender-balance requirements.

An important indicator of equal access to decent work is the gender wage gap, i.e., the difference between wages earned by women and men (ILO, 2009b). It is estimated that globally women earn 16.5 per cent less than men (International Trade Union Confederation, 2008). A study of the impact of economic growth, trade and foreign direct investment in the 1980s and 1990s on gender wage gaps within particular occupational categories, undertaken in a large sample of developed and developing countries, found evidence of a decline in the gender wage gap, but only for richer countries (Oostendorp, 2009). There was no clear or significant effect among lower-income countries or for different skill levels or occupations.

Evidence relating to variations in the gender wage gap must be interpreted with caution. While there has been a decline in the gender wage gap in the manufacturing sector in some countries, such as Costa Rica, Cambodia, etc.



The persistent gender wage gap across regions may reflect a number of factors, including women's continued disadvantage in terms of education and skills; their lack of an organized voice and bargaining power; gender-specific constraints on their labour market mobility; and their relatively high involvement in part-time or temporary jobs. It may also reflect the concentration of women workers in forms of employment where the pressures of global competition keep wages down. In some cases it reflects direct sex discrimination in remuneration. In industrialized countries, for example, problems of direct discrimination in remuneration have been noted, in particular with regard to professional and executive-level jobs (ILO, 2007a).

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Available data from all regions, including from time-use studies, reveal significant differences and inequalities between women and men with regard to paid and unpaid work, including the division of household responsibilities and care work. In the early 1970s, the impact of this unequal responsibility for unpaid domestic labour was already being referred to as an additional “reproductive” tax on women's time (Palmer, 1991).

Most care work remains unpaid and continues to be classified as a non-economic activity (ILO, 2009b), despite the important debate about the inclusion of unpaid work in national income accounts (UNDP, 1995).<sup>...</sup>ŠWomen's care responsibilities directly affect their choices in the labour market. Changes in demographics in rapidly ageing societies and in the context of HIV/AIDS have increased the need for care and expanded the focus of care from children to older persons and to adults of prime working age. In addition, urbanization and migration, which have weakened the traditional family support systems, and the growth of single-headed households, have further increased the burden of care work.<sup>...</sup>

Women's increased participation in paid work has not been accompanied in most contexts by an increase in men's participation in unpaid work. Data on the gender division of paid and unpaid work in high-income countries revealed that in all the countries covered, men spent a longer period of their working day in market-oriented work, while women spent more time than men in cooking, cleaning and childcare (UNDP, 1995; Razavi and Staab, 2008). In all of the countries covered, except the Nordic countries, combined market and non-market work resulted in longer working days for women.

Detailed time-use studies on Argentina, India, Nicaragua, the Republic of Korea, South Africa and the United Republic of Tanzania indicated that women generally had longer working days when both paid and unpaid work was counted and that the amount of unpaid work performed increased when there was a young child in the house. Better-off households, which were more likely to have access to time-saving infrastructure, such as piped water and electricity, and to be able to purchase labour-saving technologies and domestic help, spent less time on unpaid care work (Budlender, 2008).

To assist both women and men in reconciling their work and family responsibilities, a number of countries have introduced policies on working arrangements, including reduction of long legal working hours, flexibility of work time and location, and the possibility of taking part-time work.<sup>...</sup>ŠIn particular, the European Union has made significant efforts to promote

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...ŠSee also the forthcoming 2010 *Feminist Economics* special issue on unpaid work, time use, poverty and public policy.  
...Š See the report of the Secretary-General on “The equal sharing of responsibilities between women and men, including caregiving in the context of HIV/AIDS” (E/CN.6/2009/2).  
...ŠIbid.

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A project, "Men Equal—Men Different", was implemented by Bulgarian, Danish, French and Latvian governmental and non-governmental partners. Targeting young fathers, fathers-to-be, families with children, as well as employers and employees, the project sought to identify obstacles impeding active fatherhood; promote men's involvement in family life and childcare; develop good practice in companies for reconciliation of work and family life; and change gender stereotypes. The final report found that, while many positive examples of men's increased involvement in caregiving exist, cultural as well as economic barriers and traditional views of women as caregivers prevented men in all four countries from taking on

reconciliation policies among its member countries. Many countries have adopted legislative measures to help balance family and labour market work (Benería, 2008).

Part-time work offers a measure of flexibility to women and men with care responsibilities. It is, however, mainly utilized by women. Within OECD, nearly three out of four part-time jobs are held by women with dependent children, and more than one in four women work part time (OECD, 2008). In the United Kingdom of Great Britain and Northern Ireland, parenthood often resulted in women working part time while men increased their hours of work (Bellamy and Rake, 2005). Women working part time often faced a wage penalty. Women working full time earned 82 per cent of the full-time male hourly wage, while women working part time earned 59 per cent of the male wage. Evidence from industrialized countries suggests that the wage gap associated with parenting represented 6-7 per cent of earnings for one child and 13 per cent for two children (ILO, 2004a). In Sweden, however, where women make up 97 per cent of part-time workers, comprehensive State support means that they do not incur a wage penalty compared with women in full-time work (Bardasi and Gornick, 2008; Stark, 2008).

Conversely, the absence of the option of part-time work can penalize women (Nagy, 2008). The dismantling of the childcare support that prevailed in the former centrally planned economies of many Eastern European countries, and the absence of any provision for part-time work, has meant that women are now forced to choose between working for wages and raising children. It is increasingly difficult to balance the two activities (Fodor, 2009).

In developing countries, many poor women take up self-employment as a means of reconciling their domestic responsibilities and their need for income. This is not always a voluntary decision. In the slums of Guatemala City, 40 per cent of working mothers in low-income neighbourhoods looked after children themselves, which suggests that they would not have been able to take up employment if their children had not been able to accompany them (Hallman and others, 2002). A study conducted in Kyrgyzstan indicated that 24.8 per cent of women, compared with 1.5 per cent of men, reported that their care responsibilities kept them from taking up labour market opportunities (Morrison and others, 2007). In Latin America, over half of all non-employed women aged 20 to 24 cited unpaid household work as the reason they did not seek employment (Addati and Cassirer, 2008).

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At the same time, paradoxically, other poor women with young children may have to

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engineering (UNESCO, 2008). Efforts are needed to encourage girls to study non-traditional subjects, including math, science, engineering and computer technology. The importance of gender-sensitive curricula and pedagogy that relates math and science to everyday experience

as woodwork, repairs of small appliances and manufacturing, because of the prejudice they faced from prospective employers. A survey of women in the construction sector found that the majority were of the view that formal training in building technology had increased their career options but that there were still barriers to be overcome.

Redistributing the burden of unpaid work between women and men requires a range of interventions focused on transforming both individual attitudes and behaviours and institutional arrangements, particularly in the labour market. A study in 20 developed countries between 1965 and 2003 found that men's unpaid work had increased. The main factors behind this change were the increased involvement of women in paid work, together with policies by employers and the State to make it easier for men to engage in unpaid work (Hook, 2006). The study pointed to the importance of identifying the policies and structures which hindered or facilitated men's unpaid work.

The most systematic promotion of equal caregiving roles and equal sharing of unpaid work has been undertaken in the Nordic countries. These are also countries with some of the highest female labour force participation rates within the OECD (OECD, 2008). In Iceland, the length of parental leave is nine months, divided into thirds, with three months for the mother, three months for the father (non-transferable), and three months that the parents can share (Einarsdóttir and Pétursdóttir, 2004). The reimbursement is 80 per cent of the salary. From 2001 to October 2003, the average number of days taken by men increased from 39 to 83, and 13 per cent of Icelandic fathers used more than their non-transferable part. In 2007, Germany introduced two additional "partner months" to its parental leave provisions



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minimum wages note that they often have a favourable impact for the most exploited sections of the workforce (Devereux, 2005). Minimum wages provide a benchmark for bargaining for



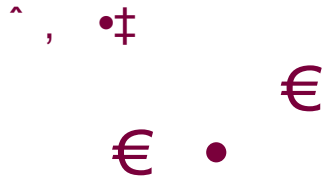
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Social dialogue encompasses all types of negotiation, consultation or exchange of information between representatives of Governments, employers and workers on issues of common interest relating to economic and social policy. The priorities and needs of women should be voiced in such dialogue. An ILO study of 50 social dialogue institutions found, however, that almost half did not include issues relating to gender equality in their agendas. Some efforts have been made to address this exclusion. The ILO Regional Programme for the Promotion of Social Dialogue in French-speaking Africa, for example, promoted a culture of social dialogue in 23 countries where gender equality was included as a cross-cutting issue. Action at the national level has included tripartite commissions focusing exclusively on gender equality issues in some Latin American countries. Action has also been taken in

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specific sectors. The British Association for Women in Policing, in partnership with other organizations, promoted a gender-balanced police force, an enabling environment for good performance and women's involvement in policymaking (ILO, 2009d; Breneman-Pennas and Rueda Catry, 2008).



The mix of activities that make up household livelihood strategies in many parts of the world requires access to a range of productive resources. Land and housing function as sites of production, stores of value, buffers against contingencies, sources of income and collateral for credit for consumption and investment purposes. They also provide security and define social identity. Land and other natural resources, together with the infrastructure and serv-

The present section examines gender inequalities in the distribution of key economic resources, with particular attention to land and housing. Efforts to combat gender discrimination in customary law and statutory legislation, public policy and market access, and the changes needed in the broader policy environment for the sustainability of these efforts, are discussed.

and women receive use rights to a parcel of land from their husbands, with varying degrees of discretion on how the land is cultivated and its proceeds used (Lastarria-Cornhiel, 1997). Other resources held as common property, with access widely distributed within the community, include common grazing lands, forests, rivers (Behm, 1995; Cornhiel, 1995).

amendment of the Hindu Succession Act (Hindus constitute 80 per cent of the population) has given equal inheritance rights to sons and daughters in all forms of property, including agricultural land (Agarwal, 2005).

Experience shows that legislative change does not necessarily translate into “real rights”, given the resilience of long-standing social norms favouring men’s rights in land. Enforcement of legislation is lacking in many countries. Even where women’s rights are recognized by law, customs often prevent them from taking de facto control of land and other productive assets (Deere and Leon, 2001; Agarwal, 1994). The central importance of land in long-established rural hierarchies means that women can be constrained from claiming their rights (World Bank/FAO/IFAD, 2009; Walker, 2003). Their secondary status, illiteracy, fears about disrupting relationships within the family and cultural norms which associate men with ownership of land combine to make the process a difficult and costly one. In some regions, such as much of South Asia, women dependent on birth families as fall-back options in case of marital dissolution or widowhood also tend to give up their claims in favour of brothers. This is especially the case when they are married at considerable distances from their birth villages (Agarwal, 1994).

The type of rights that would best improve women’s access to land and increase their productivity has been debated over the past decade. It has been recognized that specific socio-economic contexts determine the appropriateness of the type of rights to land and property. Individual rights can be critical for increasing women’s bargaining power, allowing them to gain control over the product of their labour, to bequeath the land as they want and to claim their share in case of marital conflict (ibid.). In situations where women’s land rights are absent or weak, however, joint titles may be easier to achieve in the medium term, with the possibility of individual rights in the future (Agarwal, 2002; Deere and Leon, 2001). In some contexts, given the importance of household relationships in the lives of poor women, their interests would be best served by mechanisms that would secure and extend their rights to the collective resources of the household (Walker, 2003)

Land markets have been a weaker means of transferring land and property to women in many parts of the world (Grown and others, 2005). Existing inequalities in employment and in access to other resources, such as credit, constrain women's access. In Latin America, for example, case studies demonstrated gender discrimination in land markets and the need for explicit, enforced public policies to facilitate women's participation (Deere and Leon, 2001). Markets can, however, constitute an important channel of acquisition for women, even for poor women in the context of State-subsidized credit. The potential of markets has been demonstrated in parts of South Asia, where groups of landless women have used subsidized credit provided by the Government to lease or purchase land in groups and cultivate it jointly (Agarwal, 2002). In South India, groups of 10 to 15 poor women have used Government grant and loan subsidy schemes to lease or purchase land. Working together, women have learned to survey land, rent equipment, travel to towns to meet Government officials, obtain required inputs and market the outputs. Women have reported improvements in food security, children's health and education, greater control over household income, reduction in domestic violence and enhanced social status (ibid.).

Innovative practices have been developed to facilitate gender-sensitive distribution of land and property in many parts of the world. In Guatemala, the State-sponsored land market programme, based on a land bank, requires the names of both spouses to appear on documents (UN-Habitat, 2007a). In India, ownership rights for women are encouraged by incentives offered at the State and local government levels. In 2002, for example, the State of Delhi cut stamp duty rates from 8 to 6 per cent for property registered in women's names and to 7 per cent when it was jointly registered (Narain, 2007). In Bangladesh, mobilization by civil society groups on redistribution of unused Government land to landless groups resulted in land being initially issued to male "household heads". Mobilization by women ensured that joint titles were issued (Kabeer, 2008c). In the Gambia, an agricultural development project, with the consent of the community, allocated land to recently settled landless women in return for their labour in the rehabilitation of swamplands for rice cultivation (World Bank/







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Currently, about 2 billion people do not have access to electricity for lighting and power, and 3 billion people rely on traditional biomass for their cooking and heating needs (ibid.).

The provision of electricity in rural areas, particularly if directed at critical uses for women, such as powering grain mills and water pumps or providing lighting in health clinics, can also reduce women's work burdens and free up their time for both productive and domestic activities as well as participation in community activities. For example, diesel-powered generators installed in rural Mali which provided energy for lighting, agro-processing and pumping water enabled women to save time, develop processed products and increase earnings. Studies have documented that following the provision of electricity, rural women were more likely than rural men to start their own businesses (ibid.).

In addition, there are health and well-being benefits from improved technologies. In many parts of the world, the use of traditional fuel creates a health risk, as poor women spend hours at indoor cooking fires. The smoke from indoor fires and stoves is associated with 1.6 million deaths in developing countries, mostly among women and children under five (World Health Organization (WHO).

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Article 11 of the International Covenant on Economic, Social and Cultural Rights provides the right to an adequate standard of living, including adequate food, clothing and housing, and to the continuous improvement of living conditions. In General Comment No. 4 on the right to adequate housing, the Committee on Economic, Social and Cultural Rights noted that all persons should possess a degree of security of tenure which guarantees legal protection against forced eviction, harassment and other threats. Adequate housing should be seen as the right to live in security, peace and dignity. The Committee noted that a number of factors must be taken into account to determine whether housing is adequate, including legal security of tenure; availability of services, materials, facilities and infrastructure; affordability; habitability; accessibility; location; and cultural adequacy. The Committee also pointed out that, given the extent of statutory and other forms of discrimination in relation to property rights (including home ownership) and rights of access to property or accommodation, women are particularly vulnerable, including to acts of violence and sexual abuse when they are rendered homeless.

The urban population increased dramatically in the last decade resulting in the expansion of slums. In 2005, there were 998 million slum-dwellers in the world; if current trends continue, the slum population will reach 1.4 billion by 2020 (UN-Habitat, 2006). About 934 million people live without secure tenure in informal settlements in the urban areas of developing countries. The United Nations Development Programme (UNDP) (2004) estimated that



tion Centre for Best Practices, 2002). While the dominant approach in many countries has been focused on individual property rights, a wide range of legal options can be considered, including public and private rental accommodation, cooperative housing, co-occupancy rights, shared user rights and various forms of individual and collective leasing arrangements (UN-Habitat, 2007a).

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both contexts, although somewhat stronger in Uganda. A study of Bangladesh and Malawi found that women were more likely to face a credit constraint than men in both countries (Diagne and others, 2000).

Coverage tends to be biased against poor people. The costs to formal financial providers of transacting small amounts of money to a large, often spatially dispersed, population with insecure and seasonally fluctuating livelihoods invariably outweigh the benefits. Where government-sponsored programmes and banks have sought to compensate for this institutional exclusion, they have mainly targeted specific priority sectors and generally left out the bulk of the poor population.

Findings from a country-level savings assessment in Benin, Bosnia and Herzegovina, Mexico, the Philippines and Uganda indicate that, despite high demand for formal savings mechanisms, utilization of formal financial institutions was low among poor women and men. The assessment revealed that issues of security, proximity and affordability were among the reasons for this low level of utilization (Deshpande, 2006).

Poor women and men can and do save, but in small and irregular amounts. They need to be able to convert this capacity into the “usefully large” amounts of money that they require from time to time for various purposes: life cycle expenditures associated with births, marriages and deaths; emergencies; health-related expenses; the purchase of consumer durables that will improve their quality of life; and investments in new opportunities that will promote their livelihoods (Rutherford, 2000). Women in particular are likely to value the ability to protect their savings from demanding husbands and importunate relatives and, given the high incidence of self-employed women, the opportunity to invest in the capital base of their small and medium-sized enterprises.

In both developed and developing countries, women and men display different savings patterns as a result of different risk attitudes, as well as different options and constraints (Floro, 2002). Women’s access to savings is crucial for their economic empowerment, as savings can help smooth consumption patterns in the event of income variations, and finance investment directly or indirectly by providing collateral or improving credit worthiness.<sup>†CE</sup> Differences in savings patterns between women and men should be taken into account in the formulation of financial policies, including on savings mobilization. An analysis of a number of semi-industrialized economies covering the period 1975-1995 indicated that an increase in women’s access to wage income led to higher rates of aggregate savings (Seguino and Floro, 2003).

Studies carried out in the 1970s and 1980s documented women’s large-scale exclusion from the formal financial sector as well as from government provision of credit for poverty

Microfinance service provision emerged in response to the failure of the formal financial system and the limitations of informal alternatives. While it was pioneered by NGOs, usually with financial support from donors and foundations, Governments and commercial banks have become increasingly involved as sources of funds. What is “micro” about microfinance institutions is not the scale of their operations—many have national and international coverage—but the amounts of money exchanged through their services.

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While there is a tendency to refer to “the microfinance sector” as though it were internally homogeneous, there are a number of different models of service delivery. Two contrasting “ideal types” have been identified which capture the main differences in approaches (Robinson, 2001). The “poverty lending” approach is characterized as donor-subsidized lending for the poor, including the very poorest, often linked to a variety of other support services. It is not seen as a financially sustainable approach in the long run because donor funds cannot be relied on in the indefinite future. The “financial systems” approach stresses financial sustainability, offering a minimal, commercially oriented package of financial services targeted to the “bankable poor”. It eschews subsidies, stresses cost recovery and seeks to promote small and medium-sized enterprises. The very poor are seen as “unbankable” and better served by subsidized job creation or social assistance.

In practice, most microfinance providers recognize the need for greater efficiency and financial sustainability, regardless of their orientation. Subsidies are used to lower the costs of service provision rather than to lower interest rates. Interest rates are often set at levels higher than the formal banking sector, but lower than the rates charged by informal providers such as moneylenders.<sup>‡</sup> The key difference between approaches is whether financial sustainability should constitute the sole, or even the main, criterion on which microfinance programmes are to be assessed. If microfinance organizations are to achieve valued social goals, including poverty reduction and women’s empowerment, as effectively or more so than other subsidized welfare programmes, their performance has to be assessed in terms of the “double bottom line” of financial sustainability and development impact (Copestake and others, 2005).

One of the defining features of microfinance organizations has been their outreach to women. In 2007, such organizations reached 154.8 million clients, of whom 106.6 million were among the poorest when they took their first loan. Women made up 83.4 per cent of the latter group (Daley-Harris, 2009). Microfinance has thus served partly to compensate for the marked gender bias in access to formal financial services. Women’s high rates of loan repayment relative to men offer one rationale for this gender bias (De Aghion and Morduch, 2004). However, not all microfinance organizations prioritize lending to women on purely instrumental grounds; many have a broader developmental rationale as well. For some, it is a means of redressing gender disparities in access to finance. For others, it is an element of a broader strategy, a means to other valued gender equality goals.

In practice, the microfinance sector is characterized by a continuum. Clustered at the “financial systems” end of the spectrum are organizations that view the exclusion of the poor from financial services as a form of market failure, reflecting problems of imperfect

<sup>‡</sup> Grameen Bank, for example, charges an effective interest rate of around 30 per cent a year, compared to the rate of over 100 per cent charged by moneylenders. Nominal bank interest rates are about 12 per cent, but effective rates may be as high as 65 per cent (De Aghion and Morduch, 2004; Ahmed, 2004).

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ing for the vulnerable non-poor.<sup>4</sup> Programmes in the Russian Federation and in Eastern Europe have also demonstrated the success of combining both forms of lending (De Aghion and Morduch, 2000).

Microfinance organizations vary in terms of the services they offer. Some focus primarily on the provision of credit, with a compulsory savings requirement acting merely as qualification for eligibility. Grameen Bank in Bangladesh initially utilized this approach, but subsequently modified it to allow a more flexible approach to savings and to dispense with the group-guarantee requirement (although groups continue to meet on a regular basis). It also offers a variety of loan products, including housing loans (Yunus, 2002). Low-income women need, however, to be able to access credit on a regular basis (Yunus, 2002).

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Impact evaluations of microfinance have yielded a variety of findings, some commanding a wider consensus than others. One of the most comprehensive reviews of existing studies of microfinance noted areas where consensus on impact was strong and some where there was little or no consensus (Morduch and Haley, 2001). One finding on which there is widespread consensus is that, despite their stated mission to provide financial services to the poor, a large proportion of microfinance organizations neglect the extremely poor: the bottom 10 to 50 per cent of the population below the poverty line. This has been attributed to the growing pursuit of financial sustainability goals; institutions seeking to provide income-generating credit to the poor, while pursuing their own financial viability, will have a tendency not to cover the extremely poor (Hulme and Mosley, 1996).

The review found, however, an overwhelming amount of evidence substantiating a positive impact on income, including on reducing income fluctuations (Morduch and Haley, 2001). In general, microfinance clients tended to use their loans to mitigate the likelihood of risk rather than to deal ex post with the effects of crisis.

There is also evidence of the limits to the income gains from microfinance. While many microfinance organizations have addressed the constraints facing women in accessing financial services, many others have failed to tackle the gender-related constraints that confine women entrepreneurs to narrower and less profitable forms of trade and business. For example, as (566)

2000). Moreover, where women are operators (approximately 75 per cent of the total), 82 per cent of their clients are women. Where men are the operators, women comprise only 6.3

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Government officials, participation in village council meetings and collective action to demand schools for their children and protest male alcoholism. Many members expressed a desire to contest local elections. Both organizations had group-based approaches. The difference in the findings between the two suggest that group membership alone does not explain differences in civic engagement but that the kinds of strategies used to build group solidarity are also important.

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Measures can be taken to increase the effectiveness of microfinance programmes in empowering women through participatory market research, financial literacy courses, the promotion of property rights and political participation (Mayoux, 2009a). Green Home and Bukonzo Joint Savings in Uganda—a combined market research and financial literacy methodology—has used a gender action learning system to increase the impact of its programme. Women and men utilized diagrams and participatory processes to identify their individual and collective plans for change, track them in a learning process over time and exchange them with others to increase impact (ibid.). The Land Conservation and Smallholder Rehabilitation Project in Ghana, a poverty-targeted group lending project sponsored by IFAD, included successful negotiations with landowners, traditional chiefs, husbands and male leaders to increase women’s access to irrigated land (ibid.).

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There appear to be two trends currently dominating the debate on financial services that benefit poor people. On the one hand, the call for an inclusive financial system stresses the need for an approach which can deepen and widen coverage but preserve the principle of diversity of organizational practices to address the heterogeneity of the poor. Such an approach would see a place for microfinance along a continuum of financial services targeting different segments of the market. On the other hand, the increasing focus on financial sustainability and the increased involvement of the commercial sector appears to be driving a trend towards a greater homogenization of service provision.

Given the vast numbers of people in developing countries who are excluded from any contact with financial services, there is a strong logic underlying the emphasis on inclusive financial services. A focus on inclusion would entail the extension of financial services to a much larger section of the “unserved” population: small and medium-sized enterprises, women as well as men. It would also entail financial services that were not confined to entre-



preneurs. There is a demand for a variety of different products that financial institutions could provide: loans to buy homes and to pay school fees or medical bills. Demand is not confined to credit. Pensioners need a reliable system for receiving their transfers, and workers for receiving their pay cheques; others need a safe place for their savings. Migrant women and men need reliable, low-cost mechanisms for remittance.

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One reason why microfinance organizations have been successful in including poorer women is that they adopted innovative design features that addressed the gender-specific constraints facing women. Organizations that do not take such constraints into account have



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owned businesses, refinancing existing loans and maximizing cash flows.## Sero Lease and Finance Ltd., a women's leasing and finance company in the United Republic of Tanzania,

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A strong focus of the *World Survey* has been on improving women's ability to participate in markets of various kinds and on the resources that improve returns to their efforts. Markets cannot, however, be relied on exclusively to provide security of livelihoods. Not only have they failed to generate employment of sufficient quantity and quality to meet the basic needs of large sections of the world's working population, they have also increased exposure to new forms of risk and insecurity.

Gender differentiates how women and men experience and cope with risk, insecurity and crisis. As a result of their unequal property rights, the interruptions to their working lives posed by childbearing and the unequal sharing of unpaid care responsibili-

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The present chapter makes the case for a universal approach to social protection that all countries can afford, based on the idea of a global minimum social security floor, supported by ILO as a broad framework for addressing different sources of insecurity and vulnerability in people's lives.

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Social security is a human right. Article 22 of the Universal Declaration of Human Rights states that everyone, as a member of society, has the right to social security. Article 25 defines this further as the right to security in the event of unemployment, sickness, disability, widowhood, old age or other lack of livelihood in circumstances beyond his or her control. Underlying the Declaration is the belief that p65 w





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e right of children to social protection is included in the 1989 Convention on the Rights

to school, making regular visits to the health clinic, and attending training and meetings. These conditions could be extremely burdensome, particularly if women were involved in economic activities. This led to the exclusion of some working mothers, while others gave up economic activities in order to comply with the conditions (Latapi and González de la Rocha, 2009).

Studies have also highlighted the ways in which training offered as part of programmes reinforced gender stereotypes by focusing primarily on education and health. Women themselves expressed a preference for training that would enhance their employment prospects, preferably in activities that were compatible with the demands of childcare. Their priorities for educational programmes for men related to male behaviour within the family, including concern with domestic violence and the need to teach men about health care and family planning (Adato and Mindek, 2000).

Women have generally expressed their appreciation for the programmes, valuing the positive implications for their children and the provision of a regular and predictable cash allowance under their control (Latapi and González de la Rocha, 2009). A recent evaluation of Oportunidades in Mexico suggested that while most children in the general population had higher levels of education than their parents, this intergenerational improvement was most marked among children from beneficiary households. The evaluation also suggested that young people, particularly young women, who graduated from the programme (60,000 in 2005, 100,000 in 2006, 150,000 in 2007, 180,000 in 2008, 200,000 in 2009, 220,000 in 2010, 240,000 in 2011, 260,000 in 2012, 280,000 in 2013, 300,000 in 2014, 320,000 in 2015, 340,000 in 2016, 360,000 in 2017, 380,000 in 2018, 400,000 in 2019, 420,000 in 2020, 440,000 in 2021, 460,000 in 2022, 480,000 in 2023, 500,000 in 2024, 520,000 in 2025, 540,000 in 2026, 560,000 in 2027, 580,000 in 2028, 600,000 in 2029, 620,000 in 2030, 640,000 in 2031, 660,000 in 2032, 680,000 in 2033, 700,000 in 2034, 720,000 in 2035, 740,000 in 2036, 760,000 in 2037, 780,000 in 2038, 800,000 in 2039, 820,000 in 2040, 840,000 in 2041, 860,000 in 2042, 880,000 in 2043, 900,000 in 2044, 920,000 in 2045, 940,000 in 2046, 960,000 in 2047, 980,000 in 2048, 1,000,000 in 2049, 1,020,000 in 2050, 1,040,000 in 2051, 1,060,000 in 2052, 1,080,000 in 2053, 1,100,000 in 2054, 1,120,000 in 2055, 1,140,000 in 2056, 1,160,000 in 2057, 1,180,000 in 2058, 1,200,000 in 2059, 1,220,000 in 2060, 1,240,000 in 2061, 1,260,000 in 2062, 1,280,000 in 2063, 1,300,000 in 2064, 1,320,000 in 2065, 1,340,000 in 2066, 1,360,000 in 2067, 1,380,000 in 2068, 1,400,000 in 2069, 1,420,000 in 2070, 1,440,000 in 2071, 1,460,000 in 2072, 1,480,000 in 2073, 1,500,000 in 2074, 1,520,000 in 2075, 1,540,000 in 2076, 1,560,000 in 2077, 1,580,000 in 2078, 1,600,000 in 2079, 1,620,000 in 2080, 1,640,000 in 2081, 1,660,000 in 2082, 1,680,000 in 2083, 1,700,000 in 2084, 1,720,000 in 2085, 1,740,000 in 2086, 1,760,000 in 2087, 1,780,000 in 2088, 1,800,000 in 2089, 1,820,000 in 2090, 1,840,000 in 2091, 1,860,000 in 2092, 1,880,000 in 2093, 1,900,000 in 2094, 1,920,000 in 2095, 1,940,000 in 2096, 1,960,000 in 2097, 1,980,000 in 2098, 2,000,000 in 2099, 2,020,000 in 2100).

Public works programmes have been widely used for supporting households in times of adversity. In some cases, as in Argentina, such programmes were put in place in the aftermath of the financial crisis (Tabbush, 2009). In others, programmes are available on a more permanent basis to deal with seasonal fluctuations in the demand for labour in agriculture, as in India and Bangladesh (Kabeer, 2002), or to deal with widespread unemployment, as in South Africa (McCord, 2004).

Evaluations of public works programmes from a gender perspective highlight a range of issues, varying from women's ability to participate to programme implications for their well-being and empowerment. Gender-related constraints, for example in relation to mobility, can restrict women's participation in these programmes and determine which groups of women participate (Kabeer, 2008c).

Programme design can either reinforce or offset the effects of those constraints. In highly gender-segregated societies, women-only programmes may be needed. In Bangladesh, for example, Food for Work, the country's main public works programme, is largely targeted to poor men, while a smaller cash-for-work Rural Maintenance Programme targets destitute women. The latter programme has received largely positive evaluations (Postgate and others, 2003). Women, however, also made up 28 per cent of participants in the 100-day employment scheme put in place in Bangladesh in 2008 to help the very poor cope with soaring food prices, despite the absence of specific conditions on targeting women (Fiorillo and Matin, 2009).

The newly enacted National Employment Guarantee Scheme in India is an example of a programme that operationalizes the right to work. A number of features of the programme deal explicitly with women's participation, including the provision that one third of jobs should go to women; the requirement for crèches when there are more than five women on a programme; and the payment of equal wages. Available data suggest that large numbers of women have participated in the programme (Institute for Human Development, 2009).

The national average for women's participation was 49 per cent. In 20 states, women made up at least 30 per cent of participants in 2008. In many states, women participated at a rate

In addition, because the wage-delivery mechanism is linked to the opening of post office or

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Saharan Africa (Lund, 2004). An added argument in favour of incorporating care activities in programmes designed to generate employment is that they are inherently more labour-intensive than infrastructure projects. The value given to care work could be strengthened through the piloting of programmes which recognize that such work is economically important, involves

Formal social security systems—both public and private—generally contain provision for pensions and disability allowances but vary considerably in the terms of provision (Mesa-Lago, 2002). Public systems are characterized by non-defined contributions which tend to increase in the long run; by defined benefits calculated by a legal formula which determines maximum and minimum values; and by financial regimes based on pay-as-you-go principles. Private schemes, on the other hand, are based on defined contributions to individual savings accounts, set at a fixed level over the long term. The value of the benefits received will vary according to how much individuals have contributed to these accounts, returns on invested pension funds and the broader macroeconomic environment. Schemes may also be under mixed public/private administration.

In formal pension schemes that are tied to employment status, the extent to which they reproduce gender inequalities in the wider market depends on how closely pension entitlements are linked to employment history. Older women who worked shorter periods or did not work at all in formal employment may not be protected by any existing social security provisions (ILO, 2007a). Redistributive measures within pension schemes can help to offset labour market disadvantage (Steinhilber, 2005). Of particular relevance are minimum income guarantees in old age, flat-rate provisions and income ceilings, minimum contribution

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annuity is not required, survivor benefits have been weakened and the public pillar is not particularly redistributive. In the Polish system, for example, the elimination of a fixed component of the pension and the resulting reliance on a variable element which reflects the wages and tenure of the insured person has meant that women's pensions have declined from 80 per cent of men's to 73 per cent (Steinhilber, 2005).

Most public and private pension systems apply primarily to workers in formal employment, excluding an increasing section of the d... ,



• e Previdencia Social Rural provides a monthly benefit equivalent to minimum wage to male labourers over 60 and female labourers over 55 in subsistence agriculture, fishing or mining.

Lack of access to health care has significant social and economic repercussions. Apart from effects on health and poverty, there are close links between health, the labour market and income generation. Health protection contributes to building human capital that yields gains in productivity and economic growth and development.

Cutbacks in public health provision as well as increased reliance on various cost-recovery mechanisms—including for-profit private practice, user fees and drug charges—led to drastic declines in the utilization of health services and an increase in women’s unpaid time devoted to substituting for these services (Mackintosh and Tibandebage, 2004). Service-delivery failures affect both women and men, but they affect women differently and more acutely than men, particularly if they are poor, because women are often less able to substitute for inadequate public provision by paying fees for better services (UNIFEM, 2008). Country studies have found, for example, that user fees introduced by health-sector reforms cause steep drops in the use of maternal health services (UNFPA, 2005). The Millennium Project Task Force

for particular population groups, such as the poor (GTZ-ILO-WHO, 2007). Countries such as Germany and the United Kingdom of Great Britain and Northern Ireland, for example, have different health protection mechanisms, but both achieve the same goal of universal or near-universal coverage. The National Health Service in the United Kingdom of Great Britain and Northern Ireland provides medical benefits to all people residing in the country, irrespective of nationality or the payment of contributions or income tax. In these and other pioneer countries of social health protection, including Belgium, France and Luxembourg, private for-profit insurance makes up only a small share of health expenditures (ILO, 2008e).

Health insurance schemes have been put forward as an alternative to user fees as a means of financing access to services in many countries. Health insurance schemes are initiated and run by governments, communities, NGOs, trade unions or cooperatives. The structure of health insurance schemes and regulations on coverage eligibility affect women's and men's access to health and can create differences and inequality between women and men in the use of services and/or in health outcomes.

In Mexico, for example, the Seguro Popular health insurance programme, which began in 2004 to assist the uninsured population, aims for universal coverage by 2010. It subsidizes an explicit set of health interventions funded by contributions from national and state governments as well as individual families. The programme focuses on woman-specific health problems, including maternal mortality, HIV/AIDS, cervical and breast cancer and gender-based violence. The National Programme on Women and Health, started at around the same time, is aimed at integrating a gender perspective into all national policies and programmes across the health sector. Its key priorities are meeting women's health care needs throughout the life cycle and addressing the challenges that women face as health care professionals and caregivers within the family (Langer and Catino, 2006).

Efforts have been made to reach specific vulnerable groups. Costa Rica has, for example, experimented with a voluntary insurance scheme for own-account workers and non-remunerated workers (family workers, housewives and students). It targets those who have never contributed to a health or pension plan, as well as those who did for short periods only

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without accumulating adequate benefits. Members must have a per capita family income which is lower than the basic basket of food products determined by the National Statistics Institute. The scheme is funded by contributions of the State and the individuals who join.

The State contributes 0.25 per cent of the reference income, while the independent worker contributes 7.25 per cent. The individual's contribution can vary downwards to 4.75 per cent. It is estimated that nearly three quarters (74 per cent) of independent workers contribute to health insurance (Lund, 2004).

Microfinance organizations, which have close and regular contacts with groups of poor people, are well placed to harness the necessary information, monitor behaviour and enforce contracts among large numbers of informally employed workers. Since the organizations have established administrative and information dissemination systems, there are fewer start-up costs in adding microinsurance to their portfolio of services. Pre-existing ties to microfinance organizations can help in recruiting members and overcoming problems of trust and confidence.

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The underlying assumption of the global economic policy framework has been that reducing State intervention and increasing global competition would result in a more efficient allocation of resources and higher rates of growth. Inflation control through a combination of tight monetary and fiscal policies has been the overriding objective of macroeconomic policy. Structural policies have focused on the reduction of the role of the State, the promotion of private enterprise, the deregulation of labour markets and the removal of capital controls.

The objectives of this policy framework have only partly been achieved. Per capita growth rates have shown a declining trend since the 1970s in developed countries. While growth rates have been rising in developing countries since the 1990s, along with a decline in income poverty, these trends are less positive if the growth rates for India and China are excluded. Income inequality has been rising in most countries of the world. The distribution of income away from labour in favour of capital is indicative of a growing class

variation. While women increased their access to non-agricultural employment throughout the 1980s and 1990s, their share of employment has remained relatively constant for the last decade. Women are overrepresented in informal and part-time work, and many working women in developing countries are in “vulnerable” forms of employment, including unpaid family labour or own-account work.

Women’s concentration in “non-standard” forms of work is partly a response to the constraints of occupation segregation and unequal responsibility for unpaid domestic and care work. Their concentration in activities that are less well rewarded is indicative of their resource poverty and lack of bargaining power, as well as the discrimination they face in the wider economy.

While there has been a gradual but discernible decline in both horizontal and vertical gender segregation in some areas, there is significant country- and regional-level variation. Returns to labour remain generally lower for women compared with men, with persistent wage gaps in all parts of the world. Despite women’s increased participation in the labour market, there has been no significant increase in the sharing of unpaid work between women and men.

Women in many parts of the world continue to face discrimination in access to land, housing, property and other productive resources. Some progress has been made in changing laws, but the persistence of discriminatory customary laws and practices and women’s lack of knowledge of their entitlements militate against the translation of laws into practice. Legislative change has to be accompanied by advocacy and training for all key stakeholders to ensure full implementation. Recognizing and protecting existing communal rights, and building on progressive customary law is also important in order to ensure access by poor women to productive resources.

Many poor women and men, particularly in rural areas and urban slums, are excluded from formal financial services. Women’s access is limited because of legal, regulatory, institutional and sociocultural barriers. While microfinance organizations have been successful in reaching poorer women, they currently reach only a fraction of those who need financial services.

In some countries, economic reform restricted State provision of social protection to

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meet their needs and invest in the future, women's participation in such productive activities is constrained by the unequal sharing of unpaid work, their limited opportunity to develop their "human capital" and unequal access to and control over resources. These disadvantages leave many women dependent on male provision within the family and curtail their capacity for voice and influence at the household, community and national and subnational levels.

The interdependencies between economic and social policies, the formal and informal economy, and paid and unpaid work must be recognized and explicitly addressed. For example, investments in health, education and social protection, conventionally seen as "social policy", not only ease the burden of unpaid work for women, but also contribute to their labour productivity and capacity to take risks and adapt to changing economic opportunities. On the other hand, improvements in roads and transportation systems, categorized as economic investments, have social impacts, such as declines in female mortality rates and rising school enrolments, particularly for girls.

The insecurities generated by global competition, flexible labour markets and recurring financial crises have given rise to strong demands for State support for social protection. A basic level of security for all should be part of the social contract between the State and its citizens, insulated from market forces as far as possible and financed through a system of taxation and cross-subsidies. Recent experience provides lessons for bridging immediate and longer-term needs in a gender-responsive manner. One example is the expansion of public works programmes beyond conventional infrastructure projects to include social infrastructure and care services. By encouraging the participation of both women and men, such programmes could contribute to changes in attitudes towards caregiving and the more equal sharing of responsibilities for unpaid care work. Another is the use of cash transfers which encourage investments in training programmes to ease labour market re-entry and enhance the capacity to adapt to rapidly changing market conditions.

Economic growth theories increasingly recognize that investment in human resources is a critical factor. There has been considerable attention to closing gender gaps in primary and secondary education, but less to improving the productivity of the current labour force. In an era of rapid technological, demographic and economic change, workers need both basic and portable skills to increase employment options in a range of sectors. Many women have specific needs because of the intermittent nature of their work and their predominance in part-time work. Different forms of capacity-building and training are needed, including vocational training and on-the-job training, and imp



support and the subsidies provided to small and medium-sized enterprises, from which they are largely excluded because of the small-scale and unregistered nature of their enterprises. Simplifying registration procedures and creatively using information and communications technology would help to reduce transaction costs and encourage more women to register their businesses.

Increased coordination between different macroeconomic policy instruments would be necessary to achieve gender-responsive, employment-centred growth. Important factors would include an expansionary fiscal policy to stimulate the economy; greater attention to domestic revenue mobilization to finance such policies and reduce dependence on external capital; enhanced management of capital flows to reduce their volatility; and increased regulation of financial markets to avoid speculative excesses.

Expansionary fiscal policies are necessary to finance investments in social and economic infrastructure, combined with a more effective and equitable mobilization of domestic resources. Broadening the tax base, eliminating wasteful subsidies, making tax incidence more equitable by closing loopholes, lowering the rates of indirect tax and moving away from indirect taxes on consumption to taxes on wealth and income would be important steps towards generating the resources required to establish policies and programmes which can counter market-generated gender inequalities.

Financial-sector reform can also promote more equitable growth strategies. Well-designed capital controls can reduce the volatility of short-term flows and prevent capital flights. This would increase the capacity of workers, in particular women workers, to bargain for higher wages in line with rising productivity. Financial-sector reforms can also expand financial outreach to those workers, farmers and small-scale entrepreneurs, in particular women, who have been excluded by the privatization of the banking sector because of perceived high transaction costs. Central banks can promote broad-based growth through development banks and credit subsidies to priority sectors, including women's enterprises. A greater diversity of financial-service providers and a broader range of services beyond the provision of credit, including savings, insurance, money transfers and advisory services, should be accessible to women as well as men. The organizational mandates, objectives and institutional arrangements of all financial providers should have an explicit commitment to gender equality to ensure that women fully benefit from the expansion of services.

An integrated economic and social policy framework is needed to promote the equitable distribution of the benefits of economic growth. Social objectives need to be incorporated into economic policies. Economic growth strategies should give more attention to the real economy and focus on creating full employment and decent work and full coverage of social protection measures, rather than solely on financial returns. Beyond social protection, a broader set of social policies is needed to support the care of children and the sick and older persons, and to increase investment in the human capital and capabilities necessary to sustain long term growth.

It is evident from the experience of recent decades that market forces by themselves can do little to reduce gender inequality in access to and control over resources. Specific policies to address these inequalities through direct and indirect actions are required. Gender perspectives must be identified and addressed in all aspects of efforts to promote employment-centred growth. Gender-responsive budget analysis is a critical tool for ensuring the gender-responsive mobilization and expenditure of public resources and for holding Governments accountable for their policy commitments on gender equality. Explicit attention needs to be given to

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ensuring women's representation in all areas and at all levels of decision-making on public finance management reform. Legislation, temporary quotas and affirmative action are necessary measures to overcome the long-established resistance to change in this area.

The State has an important role in providing an enabling environment for such changes through the pursuit of equity-enhancing policies, progressive legislation and regulations and institutional change. Other stakeholders also have critical roles, including donors, NGOs, trade unions and the private sector.

Private corporations have come under a great deal of pressure to adhere to the principles of corporate social responsibility. Many have adopted codes of conduct that include a commitment to gender equality in the treatment of their workers, and some have set up private foundations to support projects which advance women's rights in a range of contexts. Much more, however, needs to be done in the private sector.

Gender-responsive development assistance has contributed to increasing gender equality and women's empowerment. The focus of such assistance should, however, be expanded beyond social sectors to more productive sectors to ensure women's increased access to and control over economic and financial resources. The concern that the focus of the new aid-effectiveness agenda may lead to reduced funding for gender-equality policies and programmes because of the focus on budget support should be addressed. There is a need for increased monitoring of the use of bilateral and multilateral funds, particularly in the context of the financial crisis, and the development of capacity in donor agencies to incorporate gender-equality perspectives effectively in all areas of support.

The organization of women, including in natural resource user groups, microfinance groups, self-help groups, trade unions and other forms of labour organizations, can significantly enhance women's access to and control over economic and financial resources. In many contexts around the world, such organizing has allowed women to claim their rights, influence policy, hold Governments to account and find collective solutions to their problems. Women's organizations and networks need to be recognized and funded as critical actors in change processes for sustainable economic growth and development.

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To ensure women's equitable access to and control over economic and financial resources, Member States should fully implement the commitment to gender equality and the empowerment of women contained in the Beijing Platform for Action, the outcome of the twenty-third special session of the General Assembly and the Millennium Development Goals. States parties to the Convention on the Elimination of All Forms of Discrimination against Women should fully implement their obligations under the Convention.

To that end, Member States, international organizations including the United Nations, the private sector, NGOs, trade unions and other stakeholders may also wish to take the following actions:

- (a) The macroeconomic environment:
  - (i) Strengthen efforts to implement the gender mainstreaming strategy by identifying and addressing gender perspectives in relation to all economic and financial resources, including through the use of gender analysis, gender-impact assessment and gender-responsive budgeting processes;
  - (ii) Undertake and disseminate a gender analysis of policies and programmes related to macroeconomic stability and growth (see para. 10.10(ii)).

- (iii) Link policies on economic and social development to ensure that all people, including poor and vulnerable groups, benefit from economic growth and development, in accordance with the goals of the Monterrey Consensus;
- (iv) Develop and implement gender-sensitive employment-centred growth strategies, based on full and productive employment and decent work for all women and men;
- (v) Adopt appropriate measures to identify and address the negative impacts of the economic and financial crisis on women and girls and maintain adequate levels of funding for gender equality and the empowerment of women;
- (vi) Design stimulus packages in response to the financial crisis that provide gender-sensitive investments in physical and social infrastructure and employment and that take into account both paid and unpaid work and the situation of particularly vulnerable groups, such as migrant women;
- (vii) Carry out and disseminate a gender analysis of revenues and expenditures in all policy areas and incorporate the results into resource mobilization and budget planning; **0000 (E) (2) (1) (5)**
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- (iii) Take all appropriate measures to identify and address discrimination against women in access to and control of bank loans, mortgages and other forms of financial credit, giving special attention to poor women;
  - (iv) Take appropriate measures to ensure that the organizational mandates, objectives and institutional arrangements of all financial providers have an explicit commitment to gender equality and that women benefit fully from the expansion of services;
  - (v) Strengthen the capacity of existing and emerging microcredit institutions to reach poor women in both rural areas and urban slums;
  - (vi) Ensure that microfinance programmes focus on developing savings products that are safe, convenient and accessible to women and support women to retain control over their savings;
  - (vii) Develop methodologies and tools, including indicators, to ensure more systematic and effective monitoring of the impacts of microfinance through both formal and informal channels, including on income, well-being and other social indicators;
  - (viii) Assess the impact of the growing commercialization of microfinance on women's access to and control over financial resources;
  - (ix) Create a climate that is conducive to increasing the number of women entrepreneurs and the size of their businesses by giving them greater access to financial instruments, providing training and advisory services, facilitating networking and information-sharing, and increasing their participation in advisory boards and other forums to contribute to the formulation and review of policies and programmes being developed by financial institutions;
  - (x) Promote the equal representation of women in decision-making at all levels in both formal and informal financial institutions; and
  - (xi) Support research and data collection, and the effective dissemination of findings, on women's needs and priorities, access to both formal and informal financial services, and the impact and appropriateness of such services.
- (e) Social protection:
- (i) Increase the share of public expenditure allocated to basic social security to address vulnerabilities related to childhood, old age, ill health, disability and unemployment and other life crises;
  - (ii) Develop and improve adequate, sustainable and gender-responsive social protection schemes, including social insurance and pension schemes, that meet basic minimum needs throughout the life cycle, and recognize leave periods for caregiving in the calculation of respective benefits;
  - (iii) Ensure that social protection measures such as health insurance and child and family allowances, and information on those benefits, are accessible for all workers, including migrant workers and women in the informal sector, and that these measures do not reinforce gender biases;
  - (iv) Review, strengthen and expand social protection to meet the needs of people living in poverty adequately, taking into account women's specific needs and priorities related to the unequal sharing of unpaid work;
  - (v) Ensure that the development of employment-guarantee policies and programmes, as well as family-based cash-transfer programmes, are based on a gender analysis which takes into account the needs and priorities of women and men and do not reinforce gender biases;

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