

Women and Poverty

1. Global commitments

The Beijing *Platform for Action* recognizes gender equality as essential for the eradication of poverty and endorsed gender mainstreaming as a key strategy in poverty eradication.

The Beijing *Platform for Action* proposes actions toward four strategic objectives.

- ▶ Review, adopt and maintain macroeconomic policies and development strategies that address the needs and efforts of women in poverty.
- ▶ Revise laws and administrative practices to ensure women's equal rights and access to economic resources.
- ▶ Provide women's access to savings and credit mechanisms and institutions.
- ▶ Develop gender-based methodologies and conduct research to address the feminisation of poverty.

The discussion of women and poverty was not new in 1995, as it was a theme at the First World Conference on Women held in 1975. In 1993, the Commission on the Status of Women (CSW) took up the theme of “Women in Extreme Poverty: Integration of Women's Concerns in National Development Planning.”

Since 1995, there have been numerous and repeated calls and resolutions to reduce poverty in general and to focus on the gender dimensions of this phenomenon.

- ▶ In 1997 the General Assembly launched the First United Nations Decade for the Eradication of Poverty.
- ▶ The outcome of the twenty-third special session of the General Assembly in 2000 called on governments to reduce the disproportionate number of women in living in poverty by the implementation of national antipoverty programmes with a gender focus.
- ▶ The Economic and Social Council Resolution 2000/26 reiterated the call for relevant organisations within the UN system and the international community to take consistent, coherent, coordinated and joint actions in support of the national efforts to eradicate poverty, with particular attention to employment creation, work and the empowerment and advancement of women.
- ▶ With the United Nations Millennium Declaration (2000) governments resolved to “halve by the year 2015, the proportion of the world's people whose income is less than one dollar a day” and to “promote gender equality and empowerment of women as effective to combat poverty, hunger and disease and to stimulate development that is truly sustainable.”¹
- ▶ In March 2002, the Commission on the Status of Women at its forty-sixth session urged governments to ensure that actions to achieve poverty eradication include the promotion of gender equality and the empowerment of women and provided a number of recommendations in support of this work. In particular, the Commission urged governments to ensure that all actions to achieve poverty eradication goals included the promotion of gender quality and the empowerment of women throughout their life cycle; to improve gender-specific analysis of poverty; improve the collection, compilation and dissemination of sex-disaggregated data; and develop strategies to increase the employment of women.²

- ▶ 2005 was named the year of Microcredit.³
- ▶ In 2005, the 10-year review of the implementation of the Copenhagen Declaration and Programme of Action and the outcome of the 24th special session of the General Assembly was held. Declaration on the tenth anniversary of the World Summit for Social Development recognises that gender equality and the full participation of women in society are integral to building a society for all and must be at the centre of all economic and social development.⁴

The value of incorporating gender equality perspectives in policy formulation has also been reiterated by governments in several important international forums. The Monterrey Consensus adopted at the International Conference on Financing for Development in 2002 encouraged national and international actors to “mainstream the gender perspective into development policies at all levels and in all sectors” in order to strengthen the effectiveness of the global economic system’s support for development. The Sao Paulo Consensus adopted at the 2004 session of the United Nations Conference on Trade and Development (UNCTAD) recognized that gender equality is essential for sustained economic growth, poverty eradication and employment creation, highlighted the importance of analysing the linkages between trade and gender equality.

The 2005 World Summit Outcome included a commitment to “promote the mainstreaming of a gender perspective in the design, implementation, monitoring and evaluation of policies and progress” in the economic as well as other spheres and a commitment to “eradicate poverty and promote sustained economic growth, sustainable development and global prosperity for all.”⁵

2. Progress at the national level

Since 1995, there has been much debate on the meaning and definitions of poverty. The conventional approach to poverty focused on income and consumption – the poor had a lack of income and thus lacked the means to consume goods and purchase services. This approach provided limited insights into the gender dimensions of poverty. Research demonstrated that even if men and women had similar incomes, their experiences of poverty are generally different given their different responsibilities, capacities and gender identities within the household.

More recently, different and expanded definitions of poverty have emerged. One approach was to focus on ‘human poverty’ – which refers to the denial of opportunities and choices for living a most basic or ‘tolerable’ life. This approach seeks to understand not just the symptoms of poverty but also the causes.⁶ Another approach to poverty and poverty reduction was outlined by the World Bank in its 2001 World Development Report. It proposed a strategy for attacking poverty in three ways: promoting opportunity, facilitating empowerment, and enhancing security. Promoting opportunity included access to material opportunities such as jobs, credit, electricity markets for produce and the schools, water, sanitation and health services.⁷ Facilitating empowerment involved strengthening the participation of poor people in political process and decision-making and the removal of institutional and social barriers that result from distinctions of gender, ethnicity, and social status. Enhancing security involved reducing vulnerability to economic shocks, natural disasters, ill health, disability and personal violence. The Report urged a comprehensive approach to poverty reduction involving the three clusters of opportunity, empowerment and security, with priorities depending on each specific case.

There has been some concrete progress at national levels in relation to women's risk of poverty:

- ▶ The gap in labour force participation between men and women has been decreasing in all regions over the last 10 years;⁸
- ▶ Despite overall negative global trends, there were some improvements in some countries. For example, Malaysia and Viet Nam reported a decline in poverty among female headed households and in Chile female poverty declined from 39.3 per cent in 1990 to 20.8 per cent in 2000;⁹
- ▶ Some countries reported on progress in increasing women's access and legal right to land. The Dominican Republic, for example, included women in its land distribution programme; Liberia introduced legislation to allow women to inherit property; and Namibia introduced a law stipulating equal rights for women and men in communal land.¹⁰

Growing body of research on gendered impacts of macro-economic policies

Since 1995, research and theoretical development have expanded in many areas, including the gender dimensions of trade and globalisation, monetary and fiscal policies, privatisation, taxation policy, labour market policy, social spending priorities, and market/investment regulation. Of particular note is the strong collaboration between academics and women's organisations as well as the development of participatory methodologies used to develop case studies.¹¹

One example of innovative research is the International Development Research Centre's (IDRC) Knowledge Programme on Engendering Macroeconomics and International Economics. This project aims to "strengthen the capacity of researchers, academics and policymakers and to develop networks to foster the integration of a gender dimension into macroeconomic analysis and policy development. This is particularly important in the analysis of, for example, fiscal policies, trade policies, and public budgets, which have profound gender implications but are often assumed to be gender-neutral."¹²

A recent World Bank report does explore the relationship between gender equality, poverty and economic growth. It notes that poverty incidence tends to be lower in countries with more gender equality and that economic growth appears to be positively correlated with gender equality, but it is cautious about drawing conclusions related causal relationships. Even though there are still many methodological questions outstanding, some preliminary conclusions are possible. "Cross-country correlations and growth regressions can be suggestive, but they do not explain how gender equality might be associated with poverty reduction or faster growth. There are several pathways through which gender equality in rights, resources and voice stimulate productivity, earnings and better child development outcomes, thus generating better development outcomes in an economy."¹³

Forging Links Between Economic Policy and Gender Equality

“A world in which the dominant policy model tends to deepen social and economic inequality and reinforce marginalisation, in which redistribution has no place, and in which governments compromise the interests of their citizens to accommodate global forces, is unlikely to be a world that secures gender equality. For this reason, women’s rights activists have increasingly been devoting more of their attention and energies to the larger structures of global power, and the evolution of problems of global injustice relating to macro-economic trends. Global economic justice is also central to the achievement of women’s sexual and reproductive health and rights. Yet bringing the interdependence between global economic justice and gender justice into sharper focus for policy makers is no easy task, and once achieved, requires considerable effort to bring about gender-sensitive policy change.”

Source: UNRISD (2005). *Gender Equality: Striving for Justice in an Unequal World*¹⁴

Increases in women’s access to microcredit and microfinance

14.2 million of the world’s poorest women now have access to financial services through specialized micro-finance institutions, banks, NGOs and other non-bank financial institutions.¹⁵ Many governments reporting on progress since 1995 mentioned the positive impact of microcredit and microfinance on the situation of women in poverty. For example, China allocated microcredit to help 2 million women; Guinea’s project for the promotion of rural initiatives has granted 100,000 loans since 1991, with 70 per cent of beneficiaries women; in Bolivia women received 58.7 per cent of all credit.¹⁶ The Microcredit Summit reports on the expanding reach of microcredit institutions and estimates that 84.2% of the poorest clients were women in 2005. The number of very poor women increased from 10.3 million at the end of 1999 to 69 million at the end of 2005. The increase represents an additional 58.7 million poorest women receiving microloans in the last six years.¹⁷

Women are preferred clients since their improved income benefits families through improved nutrition, health, education and well-being; because they have higher repayment rates; and because women work better in the group lending programmes.¹⁸ However, concerns over the ‘automatic’ benefits to women of microcredit schemes have been raised. Specific suggestions to improve these initiatives are presented below in the Strategies section.

3. Gaps and challenges¹⁹

Poverty is a complex, multi-faceted phenomenon with cultural, economic, legal and political factors. There are strong links between the issues raised in this chapter with all the other chapters and issues of the Beijing *Platform for Action*, including HIV/AIDS, armed conflict and the trafficking in persons. Given the extensive discussions of human rights, education, and other dimensions of poverty in the other chapters, this discussion does focus more on the economic side. This is not meant to reduce poverty to only economic considerations.

The importance of international macro-dynamics was noted in the 10 year review of progress on the Beijing *Platform for Action*: “overall reduction of poverty in developing countries is dependent on external assistance and debt cancellation. Expenditure for debt servicing is frequently much higher than expenditure on social services.”²⁰ Within this general context, there are a number of challenges and issues.

- ▶ Although there are difficulties in measuring poverty, by most estimates, women still account for the majority of the poor. In the developing world the estimate is that 70 per cent of the world's poor are women.²¹ In 2004 in Malawi, women constituted 75 per cent of the poor, an increase from 70 per cent in 1995. In Costa Rica, despite an overall decrease in the number of poor households, the percentage of women-headed households living in poverty increased from 34.5 per cent in 2002 to 36.2 per cent in 2003.²²
- ▶ National averages also hide pockets of high poverty levels exist for women. For example, in Canada, although overall poverty levels have been declining since 1997, 42.7 per cent of Aboriginal women live in poverty and in 2002 earned 69 per cent of the average income for non-Aboriginal women.²³
- ▶ Women's unemployment rates tend to be higher than those of men.²⁴
- ▶ The attainment of regular waged and formal employment is seen as a way out of poverty yet women have smaller likelihood of being in regular wage and salaried employment than men.²⁵ Women are more concentrated in informal sector employment than men. Sixty per cent or more of women workers in the developing world are in informal employment (outside of agriculture), excluding Northern Africa where they are 43 per cent. Informal sector employment counts for 90 per cent of women working outside of agriculture in India and Indonesia, nearly 75 per cent of women in Zambia and 66 per cent in South Korea.²⁶
- ▶ Despite recent increases in women's educational attainment, women continue to earn less than men in the labor market-even when they have the same education and years of work experience as men.²⁷
- ▶ The complex mix of factors which underlie violations of women's and girls' property rights has meant that women still face legal, social and economic barriers when accessing land in many parts of the world.

It has also been noted that women find it more difficult to break out of poverty, owing to existing discrimination in the sharing of household responsibilities, in access to education, training, employment and productive resources, and in economic and political decision-making. Specific groups of women (including rural women, migrant women, widows and older women, as well as indigenous women) also face double or triple discrimination and face particular challenges.

Although there are many gaps and challenges, this section focuses on three specific issues: macroeconomic models and development strategies, gaps in poverty reduction strategies and the challenges in measuring poverty.

Macroeconomic models and development strategies

Around the world there is considerable debate regarding the best way forward at the level of macroeconomic policies. In 2000 when reviewing progress on implementation of the *Beijing Platform for Action*, governments agreed that "the impact of globalisation and structural adjustment programmes, the high costs of external debt servicing and declining terms of international trade in several developing countries have worsened the existing obstacles to development, aggravating the feminisation of poverty."²⁸

Many in the economic mainstream argue that economic growth will be the primary engine that then in turn will create the conditions for greater equality between women and men.²⁹ Others (often women's organisations, activists and academics) have argued that recent economic

and trade reforms “have undermined the capacity of States to meet their obligations towards their citizens, especially women and other disadvantaged groups, and to pursue policies that can ensure sustainable human development and social equity.”³⁰

In a review of progress since 1995, the United Nations Research Institute for Social Development dedicated considerable space to an analysis of the persistence of gender equality and the global economic policy environment. The report, entitled *Gender Equality: Striving for Justice in an Unequal World*, notes that while there is increasing concern with gender inequalities in some arenas (at the household level in particular), the attention paid to gender equality issues in public policy is often selective. “The resulting silences and omissions are revealing: for example, markets and macroeconomic flows (trade, capital) are not always subjected to gender analysis, the implicit assumption being that they are essentially benign and gender neutral.” The Report notes that the macro-economic policies most likely to promote gender-equitable development include: relatively rapid economic growth, macroeconomic stability, a favourable external economic environment, expanding formal employment opportunities, redistributive taxation and public spending and social policies that integrate women’s needs and priorities.” The Report goes on to say, however, that changes in macroeconomic policy on their own are insufficient, given that the effects of economic growth are gender-differentiated. Thus measures specifically designed to address gender-based inequalities and constraints are also essential. These include efforts to remove discrimination, to remove the structural constraints on women’s ability to take up new labour market opportunities and address women’s relatively greater responsibility for the provision of unpaid care.³¹

Gender equality perspectives in poverty reduction strategies

Poverty Reduction Strategy Papers or Strategies (PRSPs) have become a principle economic and planning tool for many countries. Generally prepared by governments, sometimes with extensive external technical support, these papers involve consultation external development partners (such as the World Bank, the International Monetary Fund (IMF), and bilateral donors) and to varying degrees with civil society. According to the IMF: “Updated every three years with annual progress reports, PRSPs describe the country's macroeconomic, structural and social policies and programs over a three year or longer horizon to promote broad-based growth and reduce poverty, as well as associated external financing needs and major sources of financing.”³²

To date, the record is not positive on the incorporation of gender perspectives in PRSPs. Ideally, poverty reduction strategies should be informed by the systematic collection and analysis of sex-disaggregated data and qualitative data on the gender dimensions of poverty. However, a 2003 report noted that this is rarely the case: “the poverty diagnosis on which PRSPs are based do not adequately explain how the nature, causes and impacts of poverty are different for men and for women.”³³ Where gender equality issues have been taken up it is usually in the sections on health and education, thus limiting the consideration of women across all areas.

General weaknesses of PRSPs include:

- ▶ limited use of sex-disaggregated data and use of old data;
- ▶ macro economic policies were often assumed to be gender neutral;
- ▶ failure to consider gender equality as a cross-cutting issue – where they are discussed, women’s concerns are portrayed in isolation from larger sectoral concerns and unequal

gender relations (and few links are made between general goals for improvements in women's position and tackling women's poverty);

- ▶ omission of key priorities of women (for example, in “Tanzania the urgent need for improvement in maternal health services , support for food production and marketing within the country, and eradication of gender discriminatory practices within the social services and economic infrastructure were not included”³⁴);
- ▶ poor integration of the qualitative dimensions of poverty (such as vulnerability, voicelessness, and powerlessness) into the overall analysis;
- ▶ reinforcing women's roles as mothers and carers rather than promoting the equal sharing of family and work responsibilities between women and men;
- ▶ use of households as the basic unit for measuring poverty, with little consideration of intra-household dynamics;
- ▶ limited participation from civil society, especially women's organisations, and where women's organisations were consulted their views were rarely reflected in the PRSPs;
- ▶ limited input from national machineries for the advancement of women (partially due to limited capacity, influence and resources).

Challenges in Measuring Poverty³⁵

A United Nations publication, *The World's Women 2005: Progress in Statistics*, points out that even though poverty has been recognised as a multidimensional phenomena, priority is given to its economic dimension. The primary sources of national poverty statistics – income and expenditure data collected through household surveys – do not capture differences in poverty among women and men since they focus on the household, rather than individuals. As well, these poverty statistics do not allocate economic value to domestic or caregiving tasks, generally carried out by women and girls.

The Report points out that even though there has been some progress in generating information which explores how women may be at greater risk of experiencing poverty compared to men, there is a need for new concepts, instruments and methodologies designed to measure these differences. For example, “the concept of ‘time poverty’ has been advanced as an alternative approach which captures both the social and economic dimensions of poverty.”³⁶

4. Strategies to accelerate implementation³⁷

Much remains to be done to implement the *Platform for Action* commitments in this area. Given the multidimensional nature of poverty, simultaneous progress on a number of areas is required. Again, all the strategies identified in this report could play important roles in addressing women and poverty. As well, if progress is to be made on general poverty reduction initiatives, including the MDGs, progress is simultaneously required on gender equality issues.

In terms of priorities, the Millennium Task Force has identified seven strategic priorities to support the achievement of MDG 3 (Promote Gender Equality and Empower Women), two of which are worth highlighting in this section: guarantee women's and girls' property and inheritance rights and eliminate gender inequality in employment by decreasing women's reliance on informal employment, closing gender gaps in earnings and reducing occupational segregation.³⁸

Another set of general strategies to address women and poverty focus on women's work. UNIFEM has pointed out that both poverty reduction and gender equality require an economic policy environment that supports rather than ignores the working poor.³⁹ A number of core priorities have been identified:

- ▶ promote decent work employment for both women and men as a key pathway to reducing poverty and gender inequality;
- ▶ increase the visibility of informal women workers in national labour force statistics and in national gender and poverty assessments, using the employment by type and earnings indicators recommended for MDG3;
- ▶ promote a more favourable policy environment for the working poor, especially women, in the informal economy through improved analysis, broad awareness building and participatory policy dialogues; and
- ▶ support and strengthen organisations representing women informal workers and help them gain effective voice in relevant policy-making processes and institutions.

This section examines a variety of strategies that could be considered at the national level in order to accelerate progress on this critical area of concern.

Supporting the organisation of women informal workers⁴⁰

Women working in the informal economy face a significant gender gap in earnings. Women tend to be concentrated in lower-paid work arrangements and face constraints simply because they are women (including less access to land and greater demands on their time). One of the ways workers in the informal economy can counter these difficulties is through organising. According to UNIFEM “organising can begin to address the costs and risks of informal work as well as the vulnerability, insecurity and dependence commonly experienced by women, whose lives are controlled by powerful cultural, economic and political forces.”⁴¹

Although governments cannot organise workers, they do set the policy environment which makes this process either easier or more difficult. In addition, national governments can ensure the ratification of all international conventions. For example the ILO Home Work Convention #177 calls for a national policy on home work, aimed at improving the conditions of home workers, most of whom are women. Adopted in 1996, as of mid-2007, only five countries had ratified the Convention.⁴²

Improving PRSP processes

Building on the analysis above of PRSP processes, numerous recommendations have been developed to improve the gender analysis and recommendations in these Strategies.⁴³

- ▶ *Gender analysis*: the analysis in the PRSP should demonstrate the gender dimensions of poverty, highlighting gender biases in macroeconomic and structural policies; gender inequality as a cause of poverty; the different experiences of poverty for women and men; and the different effects of policy and budgetary decisions on women and men.
- ▶ *Poverty analysis*: poverty should be seen as multidimensional and multisectoral with a better integration of the non-economic dimensions of poverty (vulnerability, powerlessness) with the economic dimensions.

- ▶ *Participation*: gender-sensitive participatory methodologies should be used to design and implement PRSPs. This should include civil society involvement even though it cannot be assumed that civil society participation will automatically or always address gender equality issues.
- ▶ *Capacity building*: improved capacity on integrating gender perspectives into the analysis of poverty and policy solutions is needed by most national ministries, including ministries of finance and planning. They also need improved capacity to listen to civil society, in particular those representing poor women. National women's machineries also need to improve their technical capacities in this area so that they can be effective partners in these discussions.
- ▶ *Monitoring and evaluation*: in order to avoid the disappearance of gender equality dimensions during implementation, gender perspectives must be incorporated into PRSP monitoring indicators.

Gender analysis of PRSPs

"The Macro Policy Gender Working Group involving the Government of Tanzania, donors and NGOs put together the 'Gender Contribution to the PRSP First Annual Progress Report' based on discussions in workshops. This group has been given the responsibility by the Government of Tanzania to analyse key government documents to ensure gender mainstreaming. Some documents have been looked at by the group but it is often very hard to make changes once the papers have been put together... At a meeting of the group on 28 May 2002 with the Deputy Permanent Secretary of the Ministry of Finance, they agreed to prepare tools for institutionalising this mainstreaming work and give it government ownership to make it more effective and sustainable."

Source: Bell (2003) *Gender and PRSPs*⁴⁴

Undertaking "gender and growth assessments" (GGAs)

At the request of national governments, the Gender-Entrepreneurship-Markets Unit of the International Finance Corporation (IFC) has undertaken 'gender and growth assessments (GGAs).' These studies address investment climate barriers for women and demonstrate the links between gender and economic growth. As of early 2006, gender and growth assessments have been conducted in Uganda, Kenya, Ghana and Tanzania.⁴⁵

The study, *Gender and Economic Growth in Uganda: Unleashing the Power of Women*, was carried out at the request of the Minister of Finance, Planning and Economic Development because the government was concerned that the specific challenges facing women had not been fully addressed in existing work on Uganda's investment climate. The findings indicate "the considerable potential for economic growth that exists if Uganda is to unleash the power of women and support their full participation in the private sector."⁴⁶

The assessment considered the relationship between gender and economic growth in Uganda in context of promoting women's participation in business and entrepreneurship. Noting that most female workers in Uganda are either unpaid family farm workers or self-employed in the informal sector and that research suggests that Uganda women are highly entrepreneurial, the study asked what is constraining women from contributing more to private sector-led growth in Uganda. Findings included:

- ▶ barriers to formalisation of a business appear to have a disproportionate effect on women entrepreneurs;
- ▶ land allocation practices are a fundamental constraint to women entrepreneurs, especially as they affect access to credit (the study noted that there is scope to amend various acts to strengthen women's rights to land, as the key issue is the inability of many women to enforce the rights they have);
- ▶ women face barriers in using non-land assets as collateral because of the undeveloped personal and moveable property securities law;
- ▶ poor people in general, and women in particular, lack information about the legal rights and access to mechanisms to enforce them.

The study set out a series of concrete recommendations for the Government of Uganda relating to changes in laws, administrative practices, policies, and programmes relating to business entry (registration and licences), access to capital, access to and control over land, taxes, labour laws, access to justice, and public-private dialogue. Also included were recommendations for private sector organisations and NGOs.

Developing corporate social responsibility initiatives

Corporate social responsibility initiatives, including the development of voluntary corporate codes of conduct regarding labour practices have generated controversy. Some have argued that these initiatives can be an important form of self-regulation and means to improve working conditions. Others have argued that they are primarily public relations exercises and have done little to improve labour conditions for women and men workers.⁴⁷

In general a "code of conduct" is a document that describes the basic rights and minimum standards that the corporation promises to ensure for its workers, surrounding communities and the environment. Most of these codes of conduct have statements on forced labour, discrimination, child labour, health and security. Some codes include provisions for freedom of association and a few also mention the right to unionisation and collective bargaining.

There are cases where national governments have successfully encouraged the development and implementation of gender-sensitive corporate social responsibility initiatives, such as the 'gender equity seal' in Mexico (see box).

Some groups of women workers in Asia and Latin America have started using codes of conduct as tools to raise awareness about workers' rights and women's rights. However, there is not a consensus on their uses. According to the NGO Maquila Solidarity Network, "Currently, there is a debate between women's organisations and other NGOs about the merits and limitations of voluntary codes of conduct. Some fear that voluntary codes could be used in lieu of state regulations and the organisation of workers. Others believe that voluntary organisations could help extend the application of minimum labour standards across national borders and state jurisdictions."⁴⁸

Mexico: Corporate Social Responsibility and the 'Gender Equity Seal'

The Mexico Gender Equity Model (MEG) was established to recognize progress on gender equity in private firms, public entities, and NGOs. Funded by a World Bank Learning and Innovation loan, the initiative brought together the government's National Women's Institute, private and public sector leaders, academics and NGOs. The goal was for participating firms to foster equal opportunity practices for the benefit of women and men. It covered four areas: 1) recruitment, 2) career advancement, 3) training, and 4) sexual harassment. Companies achieving specific standards were granted a "gender equity seal," which they could use in product packaging.

The process began with a self-assessment and identification of strengths and weaknesses of companies. This was followed by a training programme and support to overcome limitations and institutionalize best practices. Four independent certification firms were hired to assess and evaluate the companies. Once a firm completed the process, it received the gender equity seal.

Interim results reported by the initiative include:

- 42 firms with approximately 170,000 employees completed the process and obtained the seal.
- Gender committees and women's networks have been launched in and between certified firms.
- Most firms have incorporated gender equity into recruitment. There are verbal reports from participating firms that some women have been promoted and are in management positions.

Source: IFC (2005). Promoting Gender Equality in the Private Sector – the Gender Equity Model in Mexico⁴⁹

Ensuring women benefit from microcredit/microfinance⁵⁰

Although microcredit/microfinance is generally offered through financial institutions and NGOs, there is a role for national governments to monitor impacts, regulate and ensure that programmes benefit women and support gender equality objectives.

In the context of ongoing emphasis on microcredit for women, some analysts have stressed the importance of not assuming that these programmes will automatically deliver benefit and support greater empowerment of women. A number of concerns have been identified.

- ▶ Registration of loans in women's names does not mean participation in decisions about loan applications as men may simply negotiate loans as an easier way of getting access to credit.
- ▶ Men may take the loans from women.
- ▶ Loan monies may be invested in male activities.
- ▶ Loans may be repaid through women foregoing consumption or borrowing from other sources.
- ▶ High demand for loans by women may be a sign of social pressure.
- ▶ Women's choices about activity and their ability to increase incomes are seriously constrained by gender inequalities in access to other resources, lack of time, low levels of mobility, lack of market information.

In order to minimize these risks, the following strategies can be considered.

- ▶ Rather than specific programmes for women, efforts could be directed at ensuring equitable access by women to mainstream credit programmes. This would include:
 - removing all gender discrimination in loans (e.g. collateral and guarantor requirements which disadvantage women);

- application and promotion procedures to equally target women's information networks and locations and times accessible by women;
 - repayment schedules and interest rates to reflect the reality of women's economic activities and life cycle (established in consultation with prospective clients); and
 - ensuring that women have equal access to large individual loans and incorporating clear strategies for women's graduation to larger loans.
- ▶ Microcredit/microfinance schemes need to be complemented with non-financial services. Improvements in these could include:
- integrating gender concerns into training for clients/members and the staff of financial institutions;
 - supporting mutual learning and information exchange by women's groups;
 - considering cross-subsidy through charging better-off clients for some services; and
 - supporting inter-organisational collaboration between microfinance programmes and providers of other services (advertising availability of other services, such as legal assistance; referring clients to other services, such as HIV support.
- ▶ Strengthen the capacity of group-based microfinance programmes to actively support women's empowerment (rather than being seen as a conduit for loans);
- ensuring that group structures actively promote and support women's leadership;
 - ensuring that group processes actively promote women's participation; and
 - providing space for the discussion of women's interests and concerns.

Supporting Women Entrepreneurs

Private sector development strategies and policies have also looked at women's entrepreneurial participation in the private sector. Women entrepreneurs operate in diverse economic and socio-political contexts. According to one report, "although some women are successfully operating growth-oriented enterprises and may enjoy some advantage in certain female-preferred sectors, even they face a range of interlinked and mutually reinforcing gender constraints at the household and institutional levels." The report notes that most women, particularly poor women in the South, begin their enterprises to cope with the costs of household subsistence and inadequate male contributions to family survival. "These women are locked into low investment, low growth and low profile activities, not only because of limited markets and enterprise opportunities in poor economies, but also due to gender inequalities in access to resources, skills, markets and labour. These in turn are a result of gender discrimination in macro-level policies and institutions which reflect and reinforce gender inequalities in power at the household level."⁵¹

Specific strategies to support women entrepreneurs include:⁵²

- ▶ legal and regulatory frameworks:
 - legislation to treat women as independent actors with equal rights and who control property, income and other resources;
 - legal definition of small-scale/micro-enterprise to recognize women as independent and equal actors;

- financial sector legislation to ensure women's equal access to financial services and foreign exchange;
- ▶ fiscal policies:
 - individual taxation for women (rather than family taxation);
 - childcare expenses and housing improvement allowable as part of business tax relief;
 - insurance schemes and pensions to take into account women's needs and working patterns;
 - unification of tax and benefit systems to remove discrimination against poor self-employed women;
 - lowering VAT on essential goods produced by women and/or consumed by children;
- ▶ industrial and trade policies:
 - reform of discriminatory investment, trade and infrastructure policies which produce market distortions in favour of male entrepreneurs and particularly to large-scale and foreign owned businesses;
 - affirmative action for promotion of production and services used and provided by women, e.g. care services, technology to decrease burden of domestic work, preferential grants, collective and individual loans, etc. for female social entrepreneurs in poor neighbourhoods;
 - promotion of women's marketing and networking through the Internet (including e-mail shops), trade fairs, and promotion of alternative trading organisations, and preferential access to public tendering;
 - promotion of ethical enterprise: ethical legislation to be an integral part of enterprise policy and enforceable for all enterprises, and active promotion of collective and co-operative arrangements and innovative forms of management;
- ▶ human development and infrastructure policies:
 - women's participation in design of physical infrastructure like roads, transport, markets, power and water supplies;
 - public expenditure on literacy and higher education for women, removal of gender stereotypes from curricula mainstreaming enterprise, business skills, and different types of technology training for women in general education;
 - media promotion of positive images of female entrepreneurs and women in general;
 - mainstreaming of reproductive work and women's rights in training and education for men and in media images.

Capacity building and women's entrepreneurship in Ethiopia

In 2002, the ILO entered into a strategic partnership with the Ethiopian Ministry of Trade and Industry (MoTI) to implement a WEDGE-Ethiopia project. The working partner in the MoTI is the Women's Affairs Department (WAD).

Some components of the initiative included:

- Production of a video and accompanying booklet profiling women entrepreneurs in Ethiopia.
- A one-week capacity building programme on women's entrepreneurship development (WED) in Addis Ababa, Ethiopia, in which 25 Ethiopians participated.
- Translation of the WED training materials into Amharic, and its use as a tool for training of trainers in the local language.
- Support for the "Month of the Woman Entrepreneur" to help promote a better entrepreneurial culture for women entrepreneurs.
- A one-week training programme for members of women entrepreneurs' associations and their institutional supporters to complement the government's plans for promoting associations of women entrepreneurs.
- Support for the development of a radio programme aimed at MSEs in general, and women entrepreneurs in particular, as a way of providing a sustainable means of disseminating information-based business development services to this market.
- Business start-up training and support for a group of retrenched women (women who have been laid off as a result of government privatisation and corporate down-sizing), and training to a group of potentially retrenched women workers.
- Systematic support for informal economy women to participate in four local trade fairs as a means of helping improve their access to markets.
- Capacity building for MoTI-WAD staff and other local officials.

Source: Stevenson & St-Onge (2005) *Support for Growth-Oriented Women Entrepreneurs in Ethiopia*⁵³

Supporting Women Exporters

Attention has also focused on potential women exporters.⁵⁴ In particular, research carried out within the context of the Asia Pacific Economic Cooperation secretariat has identified significant issues. Researchers found that women micro and small exporters (and potential exporters) frequently encountered a number of gender-based barriers to participating in international markets:

- ▶ assumptions by government agencies and other business and trade promotion organisations that women's businesses are too small to be competitive internationally;
- ▶ women's businesses may be too small or too weakly linked with mainstream organisations to be aware of, or eligible for national or international trade programmes;
- ▶ persisting gender biases in financial systems; and
- ▶ barriers in accessing ICTs (information and communications technologies).

In order to deal with these barriers, there are a number of strategies for national government actors.

- ▶ Encourage the formation of intermediary organisations and monitor their progress. These organisations include women producers organizing into larger groups so that they could produce enough export quality goods to supply international markets; receive comprehensive

business development services tailored to their specific needs; access finance and engage in advocacy activities.

- ▶ Link trade policy to other domestic policy objectives, including gender equality. The case studies found that government-led gender equality initiatives were not always linked to business and export development initiatives.
- ▶ Support national compliance with international commitments such as ILO Conventions (see the chapter on Women and the Economy).
- ▶ Streamline export procedures and regulations in order to assist micro producers (including women exporters).
- ▶ Reduce gender-based barriers to resources, education and training which have an impact on women's access to finance and credit.
- ▶ Support the collection and analysis of sex-disaggregated data on business ownership and export activity.
- ▶ Develop strategies to reduce the 'digital divide' between women and men in terms of access to ICTs (see also the chapter on Media).

Information Technologies and Women Entrepreneurs in the Republic of Korea

The Republic of Korea has placed great emphasis on the development of a pervasive high-speed internet infrastructure. In 2002, 45% of women were regular internet users. However, among business women, only 5% are internet users. The reason is that a great majority (95%) of women's enterprises are small scale entities.

The Korean Government implements a variety of measures for small businesses. Since the majority of women's enterprises are small, the government's SME support policies and measures are partly directed to them. The Small and Medium Business Association (SMBA) is carrying out various support programmes in order to foster knowledge-based enterprises specifically for women's enterprises. The Ministry of Gender Equality (MOGE) and the Ministry of Labour (MOL) are also preparing support programmes for women who work or establish businesses.

Efforts are being made to improve IT access and use. For example, the Gyeonggi Women's Development Centre in Korea is a province-based public institution that offers IT education, services supporting women entrepreneurship and an electronic network that incorporates gender-based analysis and perspectives.

Other more general support initiatives for women entrepreneurs include the women's start-up and fostering centres in 14 regions around the country set up by the SMBA. Enterprises in the IT and service industries that women are preparing to start or have started in the past 6 months are eligible to apply for a place in the centres. The centres hold lectures throughout the year and organize an annual competitive exhibition for women's start-ups in order to discover and nurture women who are preparing to start their own businesses.

Source: Kim (2004) *Women Exporters Optimizing ICTs*⁵⁵

5. Resources

Websites

- ▶ Gender-Entrepreneurship-Markets website (International Finance Corporation, part of the World Bank). This website contains resources, tools and research focusing on women in the private sector. Of particular focus are access to financial services and women and entrepreneurship. www.ifc.org/GEM (accessed 5 July 2007).
- ▶ International Working Group on Gender, Macroeconomics and International Economics (GEM-IWG) Website The GEM-IWG is an international network of economists that was

formed in 1994 for the purpose of promoting research, teaching, policy making and advocacy on gender-equitable approaches to macroeconomics, international economics and globalisation. The website includes news about the Group's activities and links to working papers and resources. www.genderandmacro.org/ (accessed 5 July 2007).

- ▶ World Bank – Voices of the Poor. This World Bank site includes the results of a participatory research initiative to document the voices of more than 60,000 poor women and men and how they understood poverty. www1.worldbank.org/prem/poverty/voices/ (accessed 10 July 2007).

Reports and tools

- ▶ BRIDGE (2006). *Gender and Trade*. BRIDGE has published two reports – *Gender and Trade: Overview Report* and *Gender and Trade: Supporting Resources Collection*. The first report provides a general overview to gender and trade issues including various approaches, the gendered impacts of trade and work to date by various research, advocacy and donor organisations. It ends with a series of recommendations for future work. The Supporting Resources Collection summarises and provides internet links for case studies, overviews, tools, guidelines and other materials. The documents are available in English, French, Spanish and Chinese. www.bridge.ids.ac.uk/reports_gend_CEP.html#trade (accessed 5 July 2007).
- ▶ Heinze, J. (2006). *Globalization, economic policy and employment: Poverty and gender implications*. Employment Policy Unit, International Labour Organisation. This study was commissioned to take stock of the literature and existing empirical evidence regarding economic growth, economic policies, employment and poverty through a gender approach. www.ilo.org/public/english/employment/strat/download/esp2006-3.pdf (accessed 5 July 2007).
- ▶ Kabeer, N. (2003). *Gender Mainstreaming In Poverty Eradication and the Millennium Development Goals: A Handbook for Policy-makers and Other Stakeholders*. Ottawa: Commonwealth Secretariat, IDRC and CIDA. An accessible and comprehensive overview of issues and analysis relating to gender equality and poverty (including context and overviews, approaches to poverty, PRSPs, gender budgets, and institutions). www.idrc.ca/en/ev-28774-201-1-DO_TOPIC.html (accessed 5 July 2007).
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- ▶ World Bank (2006). *Gender, Time Use and Poverty in Sub-Saharan Africa*. Edited by C. Mark Blackden and Quentin Wodon. Washington, DC. This collection of papers explores the issue of “time poverty” and contributes to a broader definition of work to include household work. siteresources.worldbank.org/INTAFRREGTOPGENDER/Resources/gender_time_use_pov.pdf (accessed 10 July 2007).

Notes

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- ³ See the Year of Microcredit website for more information. www.yearofmicrocredit.org/ (accessed 5 July 2007).
- ⁴ The report of the 43rd session of the Commission for Sustainable Development E/2005/26. E/CN.5/2005/7 Declaration on the Tenth Anniversary of the World Summit for Social Development para 7.
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- ⁶ See for example, Catagay, N. (1998). *Gender and Poverty*. New York: UNDP SEPED Working Paper Series. WP 5.
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