

Report of online discussion

## **Women and the Economy**

Organized by the World Bank

23 November – 21 December 2009

The discussion on "Women and the Economy" was part of a series of United Nations online discussions dedicated to the fifteen-year review of the implementation of the Beijing Declaration and Platform for Action (1995) and the outcomes of the twenty-third special session of the General Assembly (2000); and was coordinated by WomenWatch, an inter-agency project of the United Nations Inter-agency Network on Women and Gender Equality and an unique electronic gateway to web-based information on all United Nations entities' work and the outcomes of the United Nations' intergovernmental processes for the promotion of gender equality and women's empowerment. For more information and other "Beijing at 15" online discussions, visit <http://www.un.org/womenwatch/beijing15/>

---

*Disclaimer: The views expressed in this report reflect the opinions of participants to the online discussion and not the official views of the United Nations*

**Women and the Economy**  
**Summary of a Women Watch Online Discussion**  
**Moderated by the World Bank**  
**November 23 – December 21, 2009**

**I. Introduction**

The online discussion on Women and the Economy, moderated by the World Bank, was part of a series of United Nations online discussions dedicated to the fifteen-year review of the implementation of the Beijing Declaration and Platform for Action (1995) and the outcomes of the twenty-third special session of the General Assembly (2000). The discussion was hosted by WomenWatch, an inter-agency project of the United Nations Inter-agency Network on Women and Gender Equality (IANWGE). The objective was to draw on the collective experiences since Beijing and to identify what has worked well and what hasn't in improving the economic condition of women, and women's participation in the economy, keeping in mind that Women and the Economy was one of the Critical Areas of Concern identified in the Beijing Platform for Action in 1995. This report summarizes the online discussions, and has been prepared as background information for the 54<sup>th</sup> session of the Commission on the Status of Women, which will take place March 1-12, 2010.

Section F of the Beijing Platform for Action presents six strategic objectives for Women and the Economy:

1. Women's economic rights and independence, including access to employment, appropriate working conditions and control over economic resources.
2. Facilitate women's equal access to resources, employment, markets and trade.
3. Provide business services, training and access to markets, information and technology, particularly to low-income women.
4. Strengthen women's economic capacity and commercial networks.
5. Eliminate occupational segregation and all forms of employment discrimination.
6. Promote harmonization of work and family responsibilities for women and men.

Key achievements and challenges were identified in the five and ten-year reviews of the Beijing Platform for Action. Since then, there has been further progress in many areas, but also many of the challenges persist, or have become greater challenges. The discussion on Women and the Economy provided an opportunity to share views on achievements, gaps and challenges, and to propose future action.

The discussion ran for four weeks (November 23- December 21, 2009). We had very interesting and informative postings from every continent, with close to 500 individuals registered as participants in the discussions. Participants represented many different backgrounds, coming

from many different organizations, including academics, non-governmental organizations, researchers, gender advocates, civil servants, international organizations, etc. They were very generous in sharing their thoughts, experiences and recommendations on Women and the Economy. There were almost three hundred contributions, which reflected the broad nature of the topic and its relevance. Many points of view were expressed, and the discussions were lively and fruitful. They addressed the following issues:

- November 23-29: Achievements
- November 30-December 6: Gaps and Challenges
- December 7-13: Future Actions
- December 14-21: Summary of the Discussions.

This report will attempt to summarize the major points made during the discussions, although it will be impossible to accurately reflect the wide variety of thoughtful analytical and experience-sharing contributions. It was generally agreed that there has been progress in the last fifteen years, especially in education, political participation, and enacting laws to facilitate women's economic empowerment. However, it was also agreed that much remains to be done in many areas, including education and training, cultural sensitization, access to finance and other assets, elimination of discrimination in the workplace, recognition of unpaid work, etc.

## **II. Women and the Economy: Achievements**

For the first week of discussions, participants were requested to focus on the achievements over the last 15 years towards the six strategic objectives for Women and the Economy presented in the Beijing Platform for action, from their personal, organizational, national or regional points of view. About 80 contributions were received.

In order to stimulate the discussion, some areas of discussion (by no means exhaustive) were suggested:

- Policies, strategies, regulations, laws, etc.
- Organizational changes, participation of women in different spheres
- Access (to education/training, labor markets, political participation, financial systems, etc.)
- Improvements on data relevant to assess the economic condition of women
- Employment and remuneration issues, entrepreneurship.

The consensus that emerged in the first week of the discussions was that there have been many achievements, especially in access to education and capacity-building, entrepreneurship and employment, enactment of gender-sensitive legislation and public policies, increased political representation of women, and access to services. Women have increased their participation in

economic activities, there has been some progress in improvement of working conditions and some participants have reported a better understanding of women's economic rights in their communities. It was agreed that pathways to the economic empowerment of women should be region and country-specific, and based upon the assessed needs of women within those regions. Strategies can't be 'one size fits all'; they are largely influenced by political, cultural, social and environmental conditions.

The main points of the discussion are summarized below.

### ***1. Education and Capacity Building***

- Many countries have made great strides in increasing the access of girls to primary and secondary education and in reducing illiteracy. Education is the first priority for women's economic empowerment.
- Training programs to increase income-earning opportunities for women have been established in many countries. These generally include not only technical skills, but also training on skills that will develop women's entrepreneurial potential, such as leadership, management and marketing skills.
- Training programs need to keep in mind the needs of women with disabilities, migrant women and minority women in order to achieve desired results.
- Women who have been targeted for alternative livelihood programs have also improved their status and self-esteem.

### ***2. Employment and Entrepreneurship***

- Women have increased their participation in the labor market in many parts of the world. However, they still face salary discrimination; tend to be in low-paying jobs and lack promotion possibilities. More women participate in the formal economy, but most are in the informal sector with low wages and no job security. Gender disparities in earnings have persisted despite equal qualifications and experience.
- Increases in entrepreneurial skills of grassroots women have been linked to the opening up of markets and free trade, and programs to improve the education and training of migrant women have led them to better jobs.
- Rural women have improved access to income-earning opportunities, but lack control over the resources they earn.

### ***3. Legislation and Public Policies***

- Many countries have enacted legislation to promote the rights of women in property inheritance and property rights, the registration of customary marriage, and to outlaw discrimination in the labor market and in education, etc. There have been improvements

in labor legislation (maternity leave, flexi-time, outlawing sexual harassment in the workplace, elimination of gender-based violence in the domestic and public spheres). However, these laws are not generally implemented and/or enforced. There have been many new sets of labor laws, but inequality persists due to low access to skills, unfounded cultural beliefs on women's aptitudes, skills and disparities, the burden of domestic responsibilities, and the lack of recognition of unpaid labor.

- Many countries have established Ministries of Women's Affairs, and adopted official Gender Equality Strategies and Policies. These need to be evaluated as to the degree of implementation and effectiveness. Gender-sensitive budgeting has been initiated in some countries; it can help analyze compliance with gender equality policies and programs and to increase awareness of gender-sensitive activities by different levels of government.
- Some countries are trying to improve the collection and analysis of sex-disaggregated data, but many still lack this data.

#### **4. *Women's Political Representation***

- There have been great strides in many countries in the political representation of women, at both the local and national levels, largely due to government intervention (mainly through quotas). The representation of women in parliaments, strategic ministries and public enterprises has been increasing. However, even if women are participating more in national development programs, their participation in decision-making positions in the private sector has generally not improved.
- There has been some lobbying, training and research to try to engender macroeconomic policies. Women in parliament need to make better use of their oversight of financial transactions by the Government, budget allocations, etc.

#### **5. *Access to Services***

- There has been an increase in the availability of some financial services for women, especially microcredit. However, access to larger amounts of credit is very restricted due to the need for collateral and, in many cases, the need to obtain spousal consent for the loan. There have been some seminars and workshops about financial matters, but more financial education is needed for women's economic empowerment.
- Some progress has been made in access to health services and to reproductive health, but there is a need for more access to water and sanitation services to free women's time and energy to pursue other economic endeavors or to obtain education. Effectively improving water services is an economic basis for empowering women.
- Information services have improved in many countries. There is heightened public awareness of women's rights, but there needs to be a change in attitude towards valuing women as equal members of society. There is a need for time-use studies to quantify the

over-burden of work for women. The burden of unpaid care work not only prevents women's participation in paid work, but also in governance and decision-making.

### **III. Women and the Economy: Gaps and Challenges**

For the second week of discussions, participants were asked to focus on gaps and challenges. There is agreement that, although much progress has been made, many gaps and challenges remain regarding improving the economic condition of women and women's participation in the economy. Participants were asked to reflect on these gaps and challenges with regard to their countries, regions, or organizations. About 80 contributions were received.

Most of the gaps and challenges were closely linked to the achievements, reflecting the fact that, although much progress has been made since Beijing, much remains to be done, and that, even in the areas where the most progress has been achieved, significant gaps remain. Some of these gaps include the gender gap in education and training, the lack of enforcement and implementation of gender-sensitive legislation, job and earnings discrimination for the many women who are economically active, lack of recognition of women's unpaid work burden, unequal access to services, including financial services, low representation of women in decision-making positions, etc.

Some of the most pressing gaps and challenges identified in the discussion are summarized below.

1. ***Education and Training.*** A significant gender gap in education still remains in many countries, despite great strides. The challenge is not only increasing the access of girls to all levels of education, but also improving the quality of education, and removing embedded cultural images that tend to perpetuate gender stereotypes. This involves both teacher training and textbook revisions. There is also an illiteracy gap, as women make up most of the illiterate populations. Training for women, especially rural women, is a big challenge. This challenge not only refers to vocational/technical training, but also training in leadership, financial literacy, marketing, etc., to enrich women with entrepreneurial skills. Given male domination in the economic sectors, women need to improve their understanding of the need to be economically empowered, and to obtain the skills needed for such empowerment.
2. ***Employment.*** Serious gaps persist related to discrimination against women in the workplace. There is a salary gap, with women earning lower salaries than men, evidenced even when the job description, skills and experience are equal. There are unequal employment opportunities and marginalization of women in the formal sector. Large numbers of women are relegated to the informal sector. Violence against women and sexual harassment persist in the

workplace. The gender stratification of careers persists, with women having little access to promotions into leadership positions. There is a need to develop standards (pay, hours, etc) and ensure these standards get achieved.

3. **Services.** There is a challenge in extending the provision of sexual and reproductive health services which are sorely needed to enable women to reach their potential to fully contribute to their country's economic and social development. Banking services are not generally available for women, due to lack of collateral or legal restrictions (such as the need to obtain spousal consent or not being allowed to sign contracts). There has been an increase in the availability of microcredit services but the challenge is finding ways of getting larger loans for women so they can move beyond microenterprises into larger, more productive businesses. Improved services would be needed to facilitate access to employment, markets and trade. It is extremely important to encourage women to become entrepreneurs and to offer services aimed at assisting them to become entrepreneurs.
4. **Legislation.** Despite the many advances in gender-sensitive legislation, there is a need for awareness raising and training, not only of affected women and men, but also for all those responsible for implementing and enforcing the legislation. There is also the need to provide each law (such as laws to protect against harassment in the workplace) with clear guidelines for their practical implementation. Many countries need to review legal discrimination and amend legislation to remove continuing discrimination against women. Other important areas for review and amendment are inheritance and property laws and fighting violence against women on all spheres.
5. **Planning and Budgeting.** Gender issues have been integrated in many national plans and policies, but there is a challenge in integrating them in district and sectoral development plans and budgets, as well as in designing and implementing gender-responsive budgets. This is linked to fostering gender awareness among local politicians and staff. There is a funding gap for gender-sensitive initiatives identified in national plans.
6. **Women's Work Burden.** The challenge of finding strategies to reduce women's work burden is nearly universal. The harmonization of family/home responsibilities and participation of women and men has been severely neglected. Government policies need to address gender disparities in work burdens and find ways of lowering the burden on women operating in multiple roles. There is a challenge also in educating men and women on the need to share family responsibilities between them.
7. **Rural and Migrant Women.** A big challenge is in reaching rural women, who have the greatest gender gaps in education, work burden, leadership and entrepreneurial skills, and are

subject to heavy cultural constraints. A new challenge is related to migrant workers, who need placement, training, especially financial training so remittances are well managed, and also need protection from trafficking and sexual harassment.

8. **Leadership.** There is a large gap in most countries regarding the numbers of women leaders in business and politics. There is a challenge in increasing women's participation in policy-making and public resource management, and in finding adequate institutional support for women to truly succeed in decision-making positions. Women also lack decision-making capacity for financial decisions, especially in domestic matters.
9. **Crisis and Conflict.** There are concerns that women get disproportionately hurt in times of financial crisis, especially due to the lack of participation and influence in national agendas. There are security concerns, especially in post-conflict areas.
10. **Cultural Issues.** A patriarchic culture persists in many countries, which has embedded into both men and women's minds that the breadwinner is the husband or man in the house, and thus has control over the women in the household, including both in decision making and in the use of resources. Women are often denied the right to decide about their professions, to employ and supervise men in the workplace, or even to manage and access their own property.

#### **IV. Women and the Economy: Future Actions**

For the third week of discussions, participants were asked to concentrate on identifying future actions. They were asked to reflect on both the achievements and the obstacles, what has worked and what hasn't according to their own experiences, and to make proposals on how to move forward in the quest for women's economic empowerment and improvement of women's economic status. Proposals ranged from broad global and national macro policies, strategies, legislation, enforcement, etc., to focused actions at the local, institutional and individual levels. About 80 contributions were received.

It was recognized that gender equality is a cross-cutting issue, and that proposals would undoubtedly cover many different angles. This is in line with a general agreement among participants in the discussion in the first two weeks, that women's problems all over the world are often similar, but cannot be solved with the same actions. However, some general guidelines on future actions emerged, and these are summarized below.

1. **Education.** Many participants thought that the most important priority was to continue efforts in increasing enrollments of girls at all levels of education, together with programs to

improve the quality of education. In addition, it would be important to improve the gender sensitivity of the education system, eliminating gender stereotypes, and removing sexual bias shown by teachers, administrators and textbooks. There is a need to influence patriarchal culture change by emphasizing the positive characteristics of both men and women. It will be important to establish more training programs for women on technical skills and managerial, entrepreneurial and leadership skills, so they are equipped to function beyond the informal sector (trading and cottage industries). There is a need to provide appropriate technology for easier and more efficient production, to alleviate the work burden of women, and to increase their productivity and income.

2. ***Information and Organization.*** This includes the distribution of knowledge to women, including not only employment and entrepreneurial skills, but also financial literacy and information about legislation and policies which affect them. It is important to use the media to increase public awareness not only of the condition of women in various aspects of the economy, but also information on labor markets, legislation, and policies which affect women. It will be important to improve coordination among the many non-governmental organizations operating in the country, as well as with government agencies and external donors (bilateral and multilateral). Government needs to provide adequate infrastructure for an enabling environment so women can realize their economic potential.
3. ***Legislation and Public Policies.*** It will be important to work with Parliaments to enact gender equality laws, including laws to prevent discrimination and sexual harassment in the workplace, violence against women in all spheres, review of inheritance and property laws, marriage laws, equal opportunity laws, educational rights, maternity leave, etc. It will be important to include specific provisions for the practical implementation and enforcement of such laws, and for adequate dissemination of their provisions and the extent to which they are being implemented. There is a need to eliminate or prevent public policies that go against gender equality (for example, many pension systems). Governments need to find ways to value the unpaid work burden of women, and the effect the work burden has on women's opportunities for building skills or participating in income-earning opportunities.
4. ***Political Participation and Leadership.*** It will be important to continue to extend the participation of women in Parliaments, Cabinets, public enterprises, and local governments, and to increase the proportion of women in decision-making positions in the private sector. It is important for women in leadership positions to press for gender-disaggregated data and analysis and to exercise oversight on budgets, including whether gender policies are being adequately funded. They also need to press for the establishment or implementation of gender-responsive budgeting in their constituencies.

5. ***Labor Markets***. In addition to eliminating discrimination, harassment and violence in the workplace, employers need to facilitate conditions for working mothers, such as child care centers or breastfeeding breaks. It will be important to find ways to increase the participation of women in the formal sector, and to provide more information, capacity building and credit to those in the informal sector, and to increase the participation of women in corporate leadership, including Boards of Directors.
  
6. ***Rural and Minority Women***. Many banks and financial institutions have been set up in recent years, but they still do not cater to the needs of rural women. The inability of rural women to access financial services is a major barrier to improving their economic condition. Community-based groups and local savings and credit groups are needed to bridge the gap. Special attention needs to be paid not only to capacity building and financing for rural women, but to all women in disadvantaged groups, including the disabled, migrants, minorities, widows, single mothers, etc., who bear the brunt of discrimination and subjugation, given that higher-level women are often the beneficiaries of policies and initiatives.

## **V. Women and the Economy: Summary**

After three weeks of very lively discussions on achievement, gaps and challenges, and recommendations for future action regarding women and the economy participants were asked to reflect on the Beijing strategic objectives on Women and the Economy, and on the messages received during the last three weeks. They were asked to succinctly summarize, from each participant's perspective, regarding one or more of the priority objectives, the progress made, challenges remaining and recommendations to address these. Participants agreed that, despite enormous strides towards women's economic empowerment, many gaps and challenges remain, and it will be important to continue to take monitorable actions in many fronts. About 50 contributions were received.

This section will just mention a few highlights, as the main discussion points regarding diagnostics and recommendations for future action have been already summarized in previous sections.

The consensus that emerged was that women have made and continue to make essential and enormous contributions to the economy, but that the benefits they themselves receive are not always commensurate with their contributions. Education was repeatedly identified as the main element for women's economic empowerment. Elimination of illiteracy and implementation of universal access to education is considered to be the first step to economic empowerment. The other two elements were achieving economic independence and political engagement. Frequent mention was made of the fact that approaches that work to empower women economically

cannot be identical in all types of countries, for urban and rural settings, or for educated and illiterate women.

It was pointed out that initiatives of governments and civil society are important, but are not enough. Establishing gender-responsive budgeting is essential for monitorable and transparent gender-oriented economic policy. It is important to build the capacity of women in decision-making positions and to facilitate dialogue on gender issues within political structures.

Participants also gave a high priority to removing impediments to women's equal access in employment and trade, and not just to enact new laws to prevent discrimination. There is a need to address the discriminatory differentiation that begins in the private sphere (e.g. the household) and is perpetuated through the public sphere (e. g. through the education system). Several participants highlighted the fact that the harmonization of work and family responsibilities for women and men has been generally neglected.

Mechanisms need to be put in place to ensure that the laws that promote equality for women are implemented and monitored. The legislative levers that have been introduced offer great potential, but it is necessary to keep in mind that over thirty years of equal pay legislation in some countries have not closed the earnings gap.

Finally, there was consensus that women need to be made aware of their rights and be equipped with self-confidence and knowledge to raise their voices and be successful in a patriarchal society. Women need to know their economic and civil rights, understand national and international laws, and acquire skills to communicate with decision-makers.