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WOMEN’S ECONOMIC EMPOWERMENT

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I. The concept of empowerment

Over the last decade, researchers and practitioners from different fields have contributed to deepening the understanding of empowerment. Empowerment is often viewed as both a means to a specific end and as an end in itself. Empowerment involves the ability to make choices and entails a process of change of all the components of societal structures that shape and reproduce power relations and the subsequent unequal distribution of society’s resources and opportunities.

Empowerment has two inter-related dimensions: resources and agency. Resources cover both tangible and intangible assets. Tangible resources include material and financial assets, while intangible resources are comprised of skills, knowledge and expertise, as well as membership and participation in organized social and/or political networks (social capital). Resources are acquired through a multiplicity of social relationships conducted in various institutional domains: private (family), market, and public (community and/or society at large). They may take the form of actual allocations as well as future claims and expectations. Access to such resources will reflect the rules and norms which govern resource (as well as power) distribution and exchange.

Agency, on the other hand, refers to the ability of people to define their goals and objectives and to act upon them. Because of the significance of beliefs and values in legitimating inequalities and resulting institutional biases, agency in the context of empowerment implies actions that challenge power relations. It involves both changes from within (in how people see themselves or their sense of self-worth) and in people’s ability and capacity for action and enforcement of claims.

Some experts postulate that “there are three dimensions of empowerment: self-empowerment through individual action, mutual empowerment that is interpersonal, and social empowerment in the outcomes of social action”, and that all these three dimensions are interdependent. Self-empowerment is derived from individual action and psychological attributes, mutual empowerment arises from relationships with others, and social empowerment is created with the removal of social, political, legal and economic obstacles to the exercise of individual influence. A focus on one or two dimensions of empowerment may be insufficient for achieving notable change.

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3 This dimension correlates with a person's sense of efficacy.


5 According to Kenneth E. Pigg (2002, op. cit.) “in the 1950s, any African-American female who was well-educated, experienced, and effective in her interpersonal relationships and recognized by her peers for her leadership capacity, could
Such a vision of empowerment seems logical in terms of the nature of power. Power is a complex and multifaceted phenomenon and its acquisition may necessitate a holistic multidisciplinary approach and long-term efforts to assist power-deprived groups to gain essential expertise, skills and knowledge and/or to change institutional settings (the formal and informal contexts, within which individuals and/or groups have to operate) in order to modify the established distribution of power and its primary sources (for example, land, financial and other tangible and intangible assets). Moreover, as the process of gaining skills, developing consciousness and making decisions takes place within the structural constraints of institutions and discursive practices, the removal of the social barriers constraining the access of power-deprived social groups to power and resources requires organized collective action. This action has to be carried out simultaneously at all the levels and in all domains of social relations (see graph below).

Efforts to empower women (and other disempowered groups) have, to date, focused on ways to improve their effectiveness at the local level. In the era of globalization, however, such an approach has limitations since even the most marginalized groups are increasingly affected by development trends taking place at national and global levels and their interaction with local processes. Global forces, whether economic, political or cultural, marginalize some groups and enhance the power of others. Globalization has therefore to be taken into account in situational analysis in order to understand the impact of global forces on gender power relations at all levels, and in all domains, of society. This is particularly urgent in the face of rapidly growing international labor migration - both legal and undocumented, increased mobility of other production factors and, consequently, growing vulnerability of all the social groups to external shocks. The global dimension should therefore be incorporated into both the concept of empowerment and policies and programmes aiming to expand women’s capabilities and opportunities.

Societal Domains of Empowerment

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still not hold public elected office and could not vote. It took collective action to change the law to give African-Americans voting privileges to (more) fully empower such a woman”.

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II. Women’s economic empowerment

There is disagreement among scholars on the role of economic resources (particularly, material assets) in empowering women. Some view economic resources as a source of power, and therefore advocate for measures that could affect the distribution of assets within the family, community and/or society at large, with the aim to improving women’s social status and their capability to generate wealth. Some others see material assets only as an empowering condition. The latter approach does not call for a redistribution of assets but rather stresses the importance of access to resources. Both approaches make a valuable contribution to the understanding of empowerment, albeit from different perspectives. In the market economy, the tangible assets represent one of the key sources of power and are an important determinant of future returns (for example, income). They ensure the access of an asset owner to other societal resources, such as high quality education, decent work, access to mass media, funds for establishing organizations and financing public campaigns and, in the long run, impact on political processes by shaping public opinion. The ownership of tangible assets allows for mobilization of additional financial resources (if necessary) in capital markets, both inside and outside the country of residence, for starting up businesses and/or expanding existing businesses.

Persistent gender-specific economic differentials, including in the entrepreneurial process, in all Member States, imply that there are some basic factors, which in and of themselves or through their interplay, are responsible for consistent reproduction of these gender-specific patterns. According to the findings of the report prepared at the request of the United Kingdom Small Business Service “Women’s Business Ownership: Recent Research and Policy Developments”, “the entrepreneurial process is affected by human, social, physical, organizational and technological capital possessed by business owners and available to them via their personal backgrounds and experiences, contacts, relationships and networks”. Gender differentials in entrepreneurship can therefore be seen to arise from women’s disadvantages “in their access to various entrepreneurial capital (and cannot be attributed exclusively to the constraints in their access to financial resources - this author’s comment), given their personal background and employment experiences and the socio-economic and cultural context in which their businesses operate”.

The fact that gender-specific economic differentials persist, even in the countries with no explicit discrimination in women’s access to financial resources (in the USA, for example), suggests that these differentials may be an outcome of the complex interplay between, on the one hand, gender-specific differentials in all or some of the components constituting entrepreneurial capital, and, on the other hand, socio-economic and cultural factors. In short, women’s entrepreneurship reflects their societal position. In addressing gender-specific economic differentials it may therefore be useful to identify which of the components constituting entrepreneurial capital, have had the most profound impact on the performance and outcome of women’s entrepreneurship, and which of the external socio-economic and cultural factors are enabling and/or constraining women’s economic participation.

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III. Gender-specific economic differentials in the United Nations Economic Commission for Europe (UNECE) region

Recent studies on women’s economic participation and entrepreneurship in the UNECE region reveal that, despite all the efforts to achieve gender equality in economic area, gender-specific patterns in employment and entrepreneurial activities persist. According to the Statistical Office of the European Union (EUROSTAT), the employment rate of men exceeds that of women in most European countries, although the actual share of women in employment significantly varies: from 80.5 per cent and 73 per cent, respectively, in Iceland and Denmark, to 35 per cent and 24 per cent, respectively, in Malta and Turkey.\(^7\) The employment rate of both women and men is lower, on the average, in the new European Union (EU) member-states in Central and Eastern Europe than in the rest of the EU. Among the Commonwealth of Independent States (CIS) member-states, the employment rate of both sexes is the highest in the Russian Federation, which is comparable to that of Denmark.

Sectoral and occupation segregation of women is far from being eliminated. The same is true with regard to the gender wage gap. In 2005, around 36 per cent of women in the EU were employed in just six of the 130 standard occupational categories. In contrast, the top six occupations for men accounted for only 25 per cent of men in employment. In most of the EU member-states average gross hourly earning of women are 15 per cent less than those of men on average. In only three countries, - Belgium, Malta and Slovenia, was the wage gap smaller – 9 per cent. In Germany, Estonia, Cyprus, Slovakia, Finland and the U.K. the difference was more than 20 per cent.

Men continue to dominate in self-employment and entrepreneurial activities. Over 70 per cent of self-employed women did not have employees, while for men this figure was 10 percentage points less.

The gender entrepreneurial gap had narrowed in only six of 16 EU member-states; in 11 member-states it has widened. Women tend to concentrated in a few industries. In the EU-25 membership, 25 per cent of self-employed women work in retail, for example, and another 16 per cent in financial and business services. Their businesses are smaller than those of men and have lower returns compared to male businesses.

The above brief review does not imply that there was no notable progress. Investment in women’s human capital and some interventions, such as institutional changes, advocacy, and targeted policies, have positively impacted on the situation of women, opening up new opportunities. These advances are, however, not enough to ensure gender parity.

Some recent studies on entrepreneurship in Europe highlighted important aspects which play a role in gender differences in entrepreneurial activities and outcomes. These include the following:

Women experience difficulties in accessing funds not because of discrimination but mainly because of the lack of personal assets. No direct discrimination of women in access to bank loans was found.

Continuing gender pay gaps, occupational segregation and unequal employment opportunities restrict the financial resources available to women for initiating own-businesses.

Under-capitalization of women-owned businesses at the start-up stage constrains their future growth and development.

There is limited use of venture and equity capital within women-owned enterprises.

There are gender differences in use of finance. Female-owned businesses tend to operate in sectors that require less finance and are usually less developed and smaller in size than those owned by men.

These aspects are attributed to structural dissimilarities (business size, age and sector) between enterprises owned by women and men, supply-side discrimination, and demand-side risk and debt aversion.

Although there was an increase in women’s newly established businesses in all countries of the UNECE region, the share of women-owned businesses in the overall business development in most European and CIS countries remained static. It is assumed that such a difference may be due to a much higher exit rate of women-owned enterprises compared with men-owned enterprises.

Significant work-life balance challenges experienced by women business-owners have a negative impact on their businesses. In order to accommodate both domestic responsibilities and waged work, more women than men tend to start their businesses within their homes rather than establish separate premises. This could undermine the legitimacy of women-owned businesses in the eyes of, for example, creditors.

Childcare responsibilities may also impinge on women-owned businesses. Many self-employed women with children tend to organize their work around childcare responsibilities. This limits the time and effort invested in business and may undermine the credibility and viability of their businesses.

The presence of dependent children acts as a constraint on women’s entrepreneurial activities and the development of their businesses, as unnecessary financial risk are avoided. Women with family responsibilities have a propensity to avoid extending commitments and using family finances.

As women do not constitute a homogenous group, their experience of gender-related constraints varies significantly. Differences across, as well as within, countries in entrepreneurial activities of women evidence the importance of their cultural and socio-economic backgrounds.8

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• Women are less inclined to use ICT in their businesses than men. Apart from the economic considerations, women’s lack of computer skills and their low awareness of potential benefits such technologies could bring to their businesses are important factors contributing to the gender digital divide in the area of entrepreneurship.

IV. Evaluation and measuring of women’s empowerment

Since the 1995 Fourth World Conference on Women in Beijing, some progress has been achieved in promoting the adoption of sex-disaggregated approaches in measuring the most basic socio-economic indicators for, for example, demographic situations, labour, poverty, educational attainment, health and, recently, access to and usage of ICT. Attempts to capture changes in the economic situation of women resulted in the development of a number of composite gender-related indicators, including in particular the United Nations Development Programme (UNDP) Gender Development Index (GDI) and Gender Empowerment Measure (GEM).

The GDI is a derivative of another UNDP indicator - Human Development Index (HDI). The GDI measures achievement in same basic capabilities as the HDI, but takes note of inequality in achievement between women and men. The methodology used to calculate GDI imposes a penalty for gender inequality by adjusting HDI downwards. Therefore, when the achievement levels of both women and men in a country go down, or when the disparity between their achievement increases, the GDI falls. The GDI measures women’s participation in formal employment, their access to high-pay jobs and the outcome of their formal economic activities. The important area of women’s informal economic activities is, however, not covered in the analysis of changes in women’s economic situation.

The GEM evaluates women’s progress in political and economic empowerment. It examines the extent to which women and men are able to actively participate in economic and political life and take part in decision-making. While GDI measures progress in women’s acquisition and expansion of capabilities, GEM measures the ability of women to apply these capabilities in three key areas of social life: participation in political process, economic participation and income generation. GEM therefore represents a measurement of agency.

The Global Gender Gap Index (GGG) of the World Economic Forum (WEF) represents another attempt to evaluate changes in women’s economic and social standing by measuring gender gaps with regards to some fundamental variables:

• economic participation;
• economic opportunity;
• political empowerment;
• educational attainment; and
• health and well-being.

The GGG index focuses on outcome and not on means (or input) variables. Although the index rewards countries that reach the point of gender parity, it remains neutral with regard to cases where women surpass men in some key variables. The GGG index provides a snapshot of the situation in the area of gender equality rather than of women’s empowerment. The GGG index makes a valuable contribution in evaluation of gender equality in economic development. As with the UNDP gender-related indexes, it provides information on women’s advancement in economic participation, including high-pay jobs in formal employment. However it adds a qualitative variable (“equal pay for equal work”) calculated on the basis of the results of the WEF Executive Opinion Survey. Another innovation is a variable “the sex ratio at birth” included in the sub-index “Health and survival”, which aims specifically to capture the phenomenon of “missing women”, an indicator of direct discrimination against women.

The Social Watch Gender Equity Index (GEI) adopts an approach similar to that of the GGG. It positions and classifies countries according to a selection of indicators relevant to gender inequality in three different dimensions: education (literacy rate gap, primary school enrolment rate gap, secondary school enrolment rate gap, tertiary education enrolment rate gap); participation in the economy (income gap, activity rate gap) and empowerment (per cent of women in technical positions, per cent of women in management and government positions, per cent of women in parliaments, and per cent of women in ministerial posts). The index has a maximum possible value of 100 per cent, which would indicate no gender gap at all in each of the three dimensions. The GEI measures the gap between women and men, not their welfare. This means that gender parity will be equal to 100 per cent, regardless whether a country has the highest or the lowest possible rate until both women and men have the same rate.

The above indexes are well suited for measuring the outcome of empowering efforts but not for measuring the empowering process. The African Gender and Development Index (AGDI) fills this gap. This index represents an attempt to capture the process of empowering of women by focusing on “input” variables (see table 1), especially those actions which aim at eradicating discriminatory practices and changing both formal and informal institutions underlying these practices. The AGDI comprises two composite indexes:

1) the Gender Status Index (GSI), which measures social power “capabilities”, economic power “opportunities” and political power (agency), and

2) the African women’s progress scoreboard, which evaluates government policy performance regarding the advancement of women.
Table 1. African Women’s Progress Scoreboard

| WOMEN’S RIGHTS | CEDAW | Matriculation without reservation | 1.44 | 26 | 16.96 |
|               |      | Optimal protocol | 0.75 | 2 | 36.56 |
|               | Art 2 | 1.03 | 26 | 52.3 |
|               | Art 16 | 1.39 | 26 | 51.76 |
|              | African Charter of Human and People’s Rights – Women’s Rights Protocol – Art. 15(1) | 1.17 | 2 | 50.96 |
| SOCIAL       | Beating Platform of Action | 1.17 | 26 | 45.8 |
|              | Domestic violence | 10.33 | 26 | 40.5 |
|              | Sexual harassment | 0.87 | 26 | 33.2 |
|              | Traffic in women | 6.42 | 26 | 25.9 |
|              | African Charter on the Rights of the Child art 20(1) | 13.33 | 26 | 51.2 |
|              | CEDAW | 1.37 | 26 | 52.3 |
|              | HIV/AIDS | 15.7 | 26 | 74.9 |
|              | Malaria mortality | 15.3 | 26 | 72.2 |
|              | Contraception | 16.3 | 26 | 74.9 |
|              | 2001 Allup Declaration on ESWANDS and women | 13.0 | 26 | 6.97 |
|              | Education | 1.27 | 26 | 50.8 |
|              | Education on human/women’s rights | 6.05 | 26 | 26.3 |
|              | RLO | Convention 100 (equal Remuneration Convention) (12) | 2.2 | 26 | 47.6 |
|              | Convention 11 (Discrimination in Employment) | 12.35 | 26 | 50.9 |
|              | Convention 16 (Maturity Protection) | 6.48 | 26 | 25.9 |
|              | Policy on gender based violence | 8.36 | 26 | 40.5 |
|              | Engendering NFR | 10.15 | 26 | 61.5 |
|              | Access to agricultural extension services | 6.48 | 26 | 32.2 |
|              | Access to technology | 6.48 | 26 | 32.2 |
|              | Equal access to land | 7.95 | 26 | 36.8 |
| ECONOMIC     | Total Score | 135.37 | 6.02 | 48.3 |
| POLITICAL    | Uranium control resources | 2.9 | 26 | 51.5 |
|              | Beating Platform of Action | 1.17 | 26 | 51.5 |
|              | Policies | Support for RERA | 5.59 | 26 | 36.9 |
|              | Decision making positions within parliament/ministries | 8.84 | 26 | 27.9 |
|              | Gender mainstreaming in all departments | 7.01 | 26 | 51.5 |

Source: Compiled scores from the ECA Gender and Development Index (GADI) field studies conducted in 12 African countries, 2004-2005.

Note: The maximum score for each indicator is 10. In calculation, Beating Platform of Action and Uranium reserves are the average of the two countries. For example, the average of the Beating Platform of Action is the average of the two countries. The scores for each indicator are calculated by multiplying the average score by 10 for each indicator. The total score is calculated by summing the scores for all indicators. The percentage of the total score indicates the level of women’s progress in each category.
Two additional methodologies/indicators are important to mention. These are presented in the following publications:

- The World Bank “Measuring Empowerment in Practice: Structuring Analysis and Framing Indicators”,\(^\text{10}\) and
- OECD Development Center. “Measuring Gender (In)Equality: Introducing the Gender, Institutions, and Development Data-Base (CID)”.\(^\text{11}\)

The World Bank approach appears to be the most comprehensive of all the available approaches to evaluating and measuring empowerment (see table 2). In the view of the Bank, empowerment is “enhancing an individual’s or group’s capacities to make choices and transform those choice into desired actions and outcomes.”\(^\text{12}\) It is based on the following principle: empowered individuals and groups “possess the capacity to make effective choices:... to translate their choices into desired actions and outcomes”.\(^\text{13}\) This capacity, however, is restricted and/or shaped primarily by two sets of factors: agency and opportunity structure. Agency is seen as an “ability” to envisage options and make a choice. “Opportunity structure is defined as the formal and informal contexts within which actors operate.”\(^\text{14}\) As a result of the interplay between these factors (see graph below), different degrees of empowerment arise along individual and social lines (gender, age, ethnicity, class, etc).\(^\text{15}\) The World Bank further specifies possible forms of endowment: passive access, active participation, influence and control.

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The World Bank proposes to measure “agency” by using asset endowments (which can be psychological, informational, organizational, material, and financial) as an indicator by using a mixed-methods approach. A similar approach is used in gathering information and measuring


\(^{12}\) The World Bank (2005) op.cit. p. 5.

\(^{13}\) Ibid., p. 6.

\(^{14}\) Ibid., p. 6

\(^{15}\) Ibid., p. 6
“opportunity structure”, as this requires a comprehensive analysis of institutions and their impact.\textsuperscript{16}

Measurement of assets and institutions provide intermediate indicators for measuring empowerment. Direct measuring of empowerment is made by assessing: 1) whether the opportunity for making a choice exists (existence of choice); 2) whether a person or group actually makes such a choice, (use of choice) and 3) whether the choice made resulted in the desired outcome (achievement of choice outcomes).\textsuperscript{17} The analysis of the institutional system and its operations should be conducted in all contexts (domains) and at all levels (see Summary of the Analytical Framework below.).

In conceptual terms, the OECD approach to gender inequality is similar to that of the World Bank. This is reflected in the structure of its data-base on gender inequality, which is currently in the process of development. As with the World Bank, the OECD considers that the role of institutions in shaping and reproducing gender inequalities is crucial. OECD therefore collects data on the following categories: 1) Family Code; 2) Physical Integrity; 3) Civil Liberties and 4) Ownership Rights. This data base will be broadened by the addition of two more categories of variables: i) The Image of Women in the Media, and ii) Women’s and Men’s Patterns of Time Use.\textsuperscript{18}

V. The availability of gender statistics

Despite some progress in this area, there are still substantial gaps in the availability of official gender statistics. Many experts have expressed concerns on the lack of statistics on emerging gender equality issues and on the issues that disproportionately or exclusively affect women. Gender statistics are not routinely available on such key areas as: poverty, access to employment opportunities, including hiring and promotion; and access to and control over economic assets. For example, sex-disaggregated statistics on entrepreneurial activities (such as enterprise ownership, type and size of enterprises, number of employees, assets, performance, and survival rate) is available on an occasional basis in only a few countries through Governmental surveys (mainly in some European countries – Denmark, Finland, and Norway.). No sex-disaggregated statistics are available on operational activities of financial institutions (banks, credit unions, cooperatives and other financial institutions) or on migrant workers and their economic activities.

\textsuperscript{16} Ibid., p. 6
\textsuperscript{17} Ibid., p.10.
\textsuperscript{18} Jütting, Johannes P. et al. op.cit.
Table 2. Summary of the Analytical Framework of the World Bank.

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1 Agency: measured through endowment of psychological, informational, organizational, material, financial, and human assets.
2 Opportunity Structure: measured through presence and operation of informal and formal rules.
3 Degree of Empowerment: measured through presence of choice, use of choice, effectiveness of choice.

Evaluating and measuring female economic activity in the informal sector remains a challenge for both statisticians and researchers. In some countries, almost 50 per cent of formal GDP is generated in the informal sector. Women are overrepresented in this sector in many countries. Gender-specific household work load distribution should also be included in assessment of women’s economic empowerment. Developing appropriate methodologies and indicators for capturing women’s participation in informal economic activities is crucial for an increased understanding of their contribution to income generation.

VI. Some suggestions for the World Survey

Regarding the concept of women’s empowerment

An evaluation and measurement exercise should be structured around the following components.

1) **Primary sources of power and their distribution:**
   i. agency (human capital, social, cultural capital and leadership);
   ii. economic resources (access to and control over assets and wealth generating activities – participation in formal and informal economic activities, and access to information and Internet);
   iii. organization (number, type/agenda, resource base, membership, activity focus, and result/outcome); and
   iv. political power (representation in Government and political parties).

2) **Institutions and their distributional impact.**
c) The empowerment process – developing/advancing capabilities and building up/improving capacities. Input variables - activities aiming to change the institutional set-up, and the distribution of sources of power, including those which affect individual and/or group agency.

Regarding new indicators

The notion of “entrepreneurial capital” is worth investigating. As an indicator, it could be employed for monitoring and evaluating female entrepreneurship and for identifying the bottle-necks or barriers to women’s empowerment. As mentioned above, it is crucial to continue efforts on designing methodologies for measurement of non-observed economy.\(^\text{19}\)

Special attention should be given to migrant workers. In many countries, they are mainly employed in the informal sector and often occupy the bottom rungs of the informal sector “ladder”, increasingly in entrepreneurial activities in the informal sector. The impact of migration on women’s economic situation and empowerment is not fully investigated. More comprehensive data on migrant workers, disaggregated by sex, is therefore needed.

On the critical issue of ICT

Women’s access to new technologies should be added to the analysis of the process of empowerment, especially in the light of emerging knowledge-based economy (and its sectors - information/network/virtual/Internet economies). ICT could have a dramatic impact on women’s empowerment. On the other hand, if opportunities are not utilized ICT could also increase the qualitative gender gap. A substantive analysis of the impact of emerging technologies on women’s situation and opportunities should be done as quickly as possible, given the pace of modernization and diffusion of new technologies.

Globalization and its impact on women is another extremely important theme, especially in view of outsourcing and international migration.

Regarding methodologies

The methodologies highlighted above, especially of those of the World Bank, OECD and the United Nations Development Programme, could be combined to develop a comprehensive analytical framework. Although the work on measurements of the non-observed economy is not

\(^{19}\) The lack of data on the informal sector and informal employment in official statistics often results in distorted estimates of the real economy. For example, without taking into account informal activities, estimates of female economic participation rates could be implausibly low, gross domestic product (GDP) significantly underestimated, and the share of population living below national poverty line overestimated. Lack of information also leads to limited public understanding of many social and economic issues related to informal economic activities, including the differentials in earnings and working conditions between formal and informal employment; social protection arrangements; the characteristics of informal enterprises in the use of technology, access to credit, training and markets; and the input-output relations between formal and informal sector enterprises. These data and measurement problems, in turn, weaken the formulation, implementation and evaluation of policies and programs aimed at promoting gender equality, eliminating child labor, generating decent work for all and reducing poverty. (Source: http://www.escwa.un.org/information/meetingdetails.asp?referenceNum=735E)
yet completed, some of the ideas and methods tested in trial cases could be considered in the World Survey.

**Regarding policies/programmes for economic empowerment of women in the United Nations Economic Commission Europe region**

The United Nations Economic Commission Europe region is extremely heterogeneous, and women’s economic empowerment varies in terms of form and degree. It is therefore difficult to suggest common policies and approaches. Moreover, in countries in transition, the transformation of institutions is not yet complete. It is characterized by a tension between traditional institutions (in Central Asian countries and the autonomous republics of Russia, for example) and emerging modern market institutions. All these developments - taking place against the backdrop of economic decline, impoverishment, and asset redistribution - have complicated and, in some instances, worsened gender relations.

In many countries, disempowerment of women has actually taken place. There is enormous resistance – both open and hidden - to any targeted effort to provide support for female empowerment, including by some influential women in power structures. Female entrepreneurship in most of the CIS member-states, for example, is heavily dominated by micro enterprises and sole proprietors. Women-owned or women-led enterprises exist predominantly in three forms: micro enterprises (mostly in retail, home-based crafts or cottage industry) developed as survival strategies; enterprises inherited from the socialist past; and newly established enterprises of mixed origin, not all of which are the result of true entrepreneurship and some of which include illegal activities and/or money-laundering. Nonetheless, some of these types of initiatives could be usefully incorporated into policies and programmes aiming to enhance women’s economic empowerment.