



network

The UN Women's Newsletter, Vol. 9 • No. 1 • January, February, March 2005

Letter from the Focal Point for Women

Dear friends,

Welcome to yet another issue of network. This issue brings to you many interesting articles and news items. However, the piece with possibly the greatest universal relevance, at least at the individual level, is one which speaks to the need for long-term care insurance for the golden years. Women often find themselves unprotected in the years when they most need care. Therefore, we urge you to pay some attention and spend some time to inform yourselves on this important matter. Besides, time wasted will add up to increased costs. Hence, time is literally money.

In addition, we offer some perspectives on the difference women make in top companies. A study undertaken by Catalyst confirms what many of us already intuitively know: gender and diversity balance is good for the bottom line, irrespective of the type of institution. The summary of the study is presented to you together with a short list the top companies with the highest percentage of women on their Boards.

Bringing women and diversity into the workforce, however, only to then subject the individual to suboptimal and unacceptable work environments, is not the point. Therefore, we draw your attention to our work-life piece on the summary and highlights of WHO's work on raising awareness of psychological harassment in the work place. Understanding the issue and knowing how to spot it is fundamental to its resolutions.

Finally, it is our hope that this issue of network contributes positively to your thinking and well-being—both in terms of your personal situation and in terms of the advocacy to which we are all committed.

With warm and best regards,

In solidarity,

Aparna

Congratulations to ...

Four distinguished women Ambassadors newly accredited to the United Nations in New York, making a total of 17 women and 9 per cent overall (as of July 2005). The Ambassadors are H.E. Merle Pajula (Estonia), H.E. Solveiga Silkalna (Latvia), H.E. Marlene Moses (Nauru) and H.E. Rosemarie Banks (New Zealand). (www.un.org/womenwatch/osagi/fpgenderbalancestats.htm)

UN related

- Ms. Ann M. Veneman (U.S.) for her appointment as the new **Executive Director of the United Nations Children's Fund (UNICEF)**. Ms. Veneman is an experienced manager of complex organizations and outgoing Secretary of the US Department of Agriculture (USDA). She will replace Ms. Carol Bellamy and take up her duties in May 2005.

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- Ms. **Karen Koning AbuZayd** (U.S.) for her appointment on 3 April 2005 as the Acting Commissioner-General of the United Nations Relief and Works Agency for Palestine Refugees (UNRWA). Ms. AbuZayd has had a key role in the Agency's response to the humanitarian emergency caused by the conflict in the West Bank and Gaza Strip since late 2000. Before joining UNRWA she worked for the Office of the UN High Commissioner for Refugees for 19 years.

UN bodies

- Ms. **Elisabeth Palm** (Sweden), a prominent jurist and human rights expert, was elected to the Human Rights Committee on 8 February 2005. Ms. Palm replaces Ms. Margareta Wadstein. The Committee consists of 18 independent persons of high moral character and recognized competence in the field of human rights. Of these, there are three women—Ms. **Palm**, Ms. **Christine Chanet** (France) and Ms. **Ruth Wedgwood** (U.S.).
- Justice **Prafullachandra Bhagwati** of India, Professor **Yozo Yokota** of Japan and Ms. **Shaista Shameem** of Fiji were appointed, on 18 February 2005, to an independent Commission of Experts. The Commission is to assess judicial progress made in Timor-Leste, and recommend possible future action over the 1999 anti-independence violence in which dozens of people were killed. It would also review the prosecution of serious human rights violations committed in 1999 when Timor-Leste voted for independence.

UN Secretariat

Manager of the Year 2005: Inspector **Phyllis Moore-Johnson**.

Phyllis Moore-Johnson



Farewell to

- Ms. **Elizabeth Lindenmayer** (France) who resigned from her post as Deputy Chef of Cabinet on 8 February 2005. Ms. Lindenmayer has served with the United Nations since 1977.
- Mr. **Ruud Lubbers** (Netherlands), the High Commissioner for Refugees (UNHCR), resigned on 20 February 2005 amid a festering controversy over allegations that he sexually harassed several female employees at the UN refugee agency.

The bottom line: connecting corporate performance and gender diversity

Study prepared by Catalyst

Summary prepared by Gillian Stein, Intern, OSAGI

"Developing women managers and leveraging that talent by giving them a seat at the decision-making table is smart business."

A study conducted by Catalyst and sponsored by the Bank of Montreal Financial Group, which examined 353 Fortune 500 companies, illustrates the connection between gender diversity and financial performance. Data shows that those companies with a higher representation of women in top management teams financially outperform companies with proportionally fewer women in senior positions. These findings support **the business case for gender diversity**, which asserts that companies that recruit, retain and advance women have a competitive advantage in the global marketplace.

Three factors underlying the business case

Employers that focus on gender diversity are able to tap into a progressively more educated and skilled segment of the labour market.

As more women enter the workforce, they also make and influence purchasing decisions. Companies that leverage female talent internally are better equipped to develop products and services to appeal to this growing market.

**The top 10 companies with the
highest percentage of women on their Boards¹**
Based on the *Corporate Women Directors International 2004 Report:*
Women Board Directors of the Fortune Global 200 Companies.
Information accurate as of June 2004
(for additional findings, and to order this report
go to http://www.globewomen.com/cwdi/order_form.htm)

Rank	Company name	Global 200 rank	Country	Number of directors	Number of women directors	Percentage of women directors
1	Albertsons	111	U.S.	10	5	50.0
2	Statoil	112	Norway	9	4	44.4
3	Wells Fargo	135	U.S.	14	5	35.7
4	SBC Communications	96	U.S.	17	6	35.3
5 (tie)	Hewlett-Packard	24	U.S.	9	3	33.3
5 (tie)	J.C. Penney	123	U.S.	12	4	33.3
5 (tie)	Royal Ahold	37	Netherlands	6	2	33.3
5 (tie)	United Parcel Service	121	U.S.	9	3	33.3
6 (tie)	Centrica	150	U.K.	10	3	30.0
6 (tie)	Deutsche Post AG	75	Germany	20	6	30.0
6 (tie)	McKesson	26	U.S.	10	3	30.0
7	Target	71	U.S.	14	4	28.6
8	TIAA-CREF	181	U.S.	22	6	27.3
9 (tie)	CVS	175	U.S.	8	2	25.0
9 (tie)	Deutsche Bank	68	Germany	20	5	25.0
9 (tie)	DuPont de Nemours	164	U.S.	12	3	25.0
9 (tie)	Intl. Business Machines (IBM)	19	U.S.	12	3	25.0
9 (tie)	J. Sainsbury	152	U.K.	8	2	25.0
9 (tie)	Metro AG	41	Germany	20	5	25.0
9 (tie)	Sysco	179	U.S.	12	3	25.0
9 (tie)	United Technologies	141	U.S.	12	3	25.0
9 (tie)	UnitedHealth Group	154	U.S.	12	3	25.0
10 (tie)	Fannie Mae	57	U.S.	13	3	23.1
10 (tie)	Metlife	106	U.S.	13	3	23.1
10 (tie)	Johnson & Johnson	92	U.S.	13	3	23.1
10 (tie)	PepsiCo	173	U.S.	13	3	23.1
10 (tie)	State Farm Insurance	53	U.S.	13	3	23.1

¹ CWDI 2004 Report: *Women Board Directors of the Fortune Global 200 Companies*
 (www.globewomen.com; e-mail globesummit@aol.com).

Research on group behaviour has demonstrated that well-managed, diverse groups make more innovative decisions than non-diverse groups.

Making the case for the UN and other non-profit organizations

How does the business case for gender diversity, which is proven through financial performance, link to organizations that are not profit-driven?

All organizations, be they private companies, international organizations, Governments or NGOs, are goal-oriented. A private firm's success is measured in terms of financial performance; not with gender and diversity balance; their goal is to achieve a profit. The business case simply proves the **goal** of the firm is achieved. The same results can be expected in any organization, including the UN.

Catalyst is quick to point out that the research findings demonstrate a **link** and not causation; there are a variety of factors that contribute to outstanding performance. Other determinants of success include innovation, efficiency, employee satisfaction, and an inclusive and supportive work environment, among others. These factors, in addition to gender diversity, are matters of good management, or "smart business".

"A leadership team that is knowledgeable enough to leverage diversity is likely to be creating effective policies, programs, and systems, as well as a work culture that maximizes a variety of its assets and creates new ones." Hence, encouraging gender diversity and diversity training are part of the minimum requirements needed to manage international organizations. They are also a necessary component of reform, continual improvement and the achievement of organizational goals.

The full report free of charge can be found at www.catalystwomen.org

Key findings of the study

- **The group of companies with the highest representation of women on their top management teams experienced better financial performance than the group of companies with the lowest women's representation. Return on Equity (ROE) was 35.1 per cent higher, and Total Return to Shareholders (TRS) was 34.0 per cent higher.**
- **Financial performance was also analysed by industry and, in each of the five industries analysed, the group of companies with the highest women's representation on their top management teams experienced a higher ROE than the group of companies with the lowest women's representation.**
- **In four out of five industries analysed, the group of companies with the highest women's representation on their top management teams experienced a higher TRS than the group of companies with the lowest women's representation.**

Around the UN

- **The sixtieth session of the International Civil Service Commission (ICSC)** took place in Bangkok, Thailand, from 28 February to 11 March 2005. Among other points, Secretary-General **Kofi Annan** welcomed the ICSC decision to approve paternity leave, and awaited its review of the pay and benefits system to ensure that the UN continues to attract staff of the highest competence and integrity. Executive heads were looking forward to the results of the review to enable adequate and competitive compensation to staff; strengthening management; encouraging mobility around the UN system and addressing problems such as the recruitment and retention of staff at about 500 duty stations, including its most difficult. The General Assembly is to hold a Summit meeting in September 2005 when its membership is expected to review the UN reform agenda. The issues that fall within the Commission's purview are of central importance to that effort.
- **Annual meeting of the UN Inter-Agency Network on Women and Gender Equality (IANWGE)**, New York, from 22 to 25

February 2005. The fourth session of the IANWGE brought together gender focal points from most of the United Nations entities to review and follow-up on activities of different parts of the UN system during the previous year and to discuss past and future challenges and issues of common concern. The Network considered: the 10-year review and appraisal of the Implementation of the Beijing Declaration and Platform for Action; the 5-year review of the Millennium Declaration and the MDGs; developments related to gender statistics and indicators; follow-up to the 2004 ECOSOC coordination segment; human rights issues and human resources, and the status of women in the UN system. Reports on inter-sessional activities were presented by the Task Forces of IANWGE. A one-day workshop on “Ten-year review of gender mainstreaming: the way forward” was also held. A full report including a statement of its membership is available at <http://www.un.org/womenwatch/ianwge/>



- The United Nations and its worldwide network of offices marked **International Women's Day** on 8 March 2005 with calls for bolder action to promote gender equality. Events ranged from a cancer prevention workshop in Colombia to a hairdressing contest in Russia to a rights seminar in Uganda. Different activities were carried out, including a panel discussion that took place at the United Nations Headquarters on “*Gender equality beyond 2005: building a more secure future*”. The discussion was moderated by Mr. Shashi Tharoor, Under-Secretary-General for Public Information. The panellists included:
 - Ms. Rachel Mayanja, Special Adviser on Gender Issues and Advancement of Women, DESA
 - Ms. Nafis Sadik, Member, High-level Panel on Threats, Challenges and Change

- Mr. Sálvano Briceño, Director, Secretariat of the International Strategy for Disaster Reduction
- Ms. Anna Kajumulo Tibaijuka, Executive Director, UN-Habitat
- Ms. Jessica Neuwirth, President, Equality Now

For further information see <http://www.un.org/womenwatch/feature/iwd/2005/>

- The **Commission on Social Determinants of Health**, a new body to spearhead action on the social causes behind ill-health, was launched in Santiago, Chile, on 18 March 2005 by the President of the Republic of Chile, His Excellency Mr. Ricardo Lagos Escobar and **World Health Organization (WHO)** Director-General, Dr. Lee Jong-wook. The core of the commission's work will be to identify, evaluate, adapt and distribute effective strategies to address those conditions in which people live and work, that constitute the “causes behind the causes” of ill health, including poverty, social exclusion, inappropriate housing, shortcomings in safeguarding early childhood development, unsafe employment conditions and lack of quality health systems. Of the 17 appointed commissioners, seven are women: Ms. **Frances Baum** (Australia), Ms. **Monique Begin** (Canada), Ms. **Mirai Chatterjee** (India), Ms. **Charity Ngilu** (Kenya), Ms. **Hoda Rashad** (Egypt) and Ms. **Anna Tibaijuka** (Tanzania).

- The 49th session of the Commission on the Status of Women (CSW) was held in New York from 28 February to 11 March 2005. The Commission reviewed:



1. The implementation of the Beijing Platform for Action and the outcome document of the special session of the General Assembly entitled “Women 2000: gender equality, development and peace for the twenty-first century”;
2. Current challenges and forward looking strategies for the advancement and empowerment of women and girls.

In closing remarks on 22 March 2005, **Rachel Mayanja**, the Special Adviser on Gender Issues and Advancement of Women, said that the 49th session had taken stock of women's accomplishments during the past 10 years and showed how effective women could be when they were equal partners at all levels. Member States, non-governmental organizations and the UN system confirmed that all issues concerned women and that women should carry out their rightful and equal role in the world's quest for solutions—whether it was shaping new economic or social programmes, preventing conflict, or establishing and maintaining peace. There was overall consensus that women have gained ground in the struggle for equality with men over the past 10 years. Numerous serious challenges remain including the rise in trafficking of women and girls, and their disproportionate representation in the ranks of the poor and those infected with HIV/AIDS. The Commission closed its 10-year review and appraisal of the Beijing Declaration and Platform for Action by adopting a political declaration and a total of 10 resolutions. (www.un.org/women-watch/daw/Review/english/news.htm)

- Secretary-General **Kofi Annan** held a global UN staff town hall meeting at the UN Headquarters on 5 April 2005. In responding to questions from staff, he said that staff should be proud of the Organization in spite of all the recent negative publicity. He said he would be pressing ahead with overall UN reform to make the Organization more accountable and transparent. He outlined several proposals, including the establishment of an oversight committee to ensure that managerial recommendations were implemented, as well as setting up a board to monitor managerial performance. Guidelines on treating whistle-blowers would be circulated to staff shortly. Also a stronger policy has been put in place to deal with sexual misconduct.

Gender news

- The **United Nations Children's Fund (UNICEF)** announced on 7 February 2005 that it had once more called on Governments to move swiftly to **stop genital mutilation and cutting (FGM/C)**, a harmful practice that has currently affected more than 130 million women and girls in different African and South-East Asian countries. Putting an end to this horrible practice would be crucial to the success of two of the Millennium Development Goals (MDGs), on improving maternal health and promoting gender equality.
- The **Supreme Court** of the United States ruled on 29 March 2005 that the federal law barring sex discrimination in schools and colleges also prohibits school officials from **retaliating against those who bring sex discrimination complaints**. Most significantly, the court held that the law's protections extended beyond those who are themselves the victims of sex discrimination, applying as well to third parties who complain about sex discrimination on behalf of others. Marcia D. Greenberger, co-president of the National Women's Law Center in the U.S., called the decision “a slam-dunk for everyone who cares about equal opportunity”. (*The New York Times*, 30 March 2005)
- The **Parliament of South Korea** finally abolished the **patriarchal family registration system** (hoju) on 2 March 2005. The constitutional court ruled that on human rights grounds the “hoju” system barring women from heading a family system was unconstitutional. The present family registry system required that a male became the family head in all but a few exceptions, leaving space for awkward situations where an infant boy can assume the position of family head and is given more rights in handling family

assets than his mother or grandmother. The change raises women's legal status and frees them on such matters as the naming of children on divorce. A new code is being devised.

Women, peace and security

- The **Pentagon** announced on 5 January 2005 that **uniform procedures (one set of definitions of what constitutes sexual assault for all services)** would be instituted for dealing with accusers and the accused. A major component of the new policy would be the appointment of a sexual assault response coordinator (colonel or other high-ranking officer) at every American military installation in the world. The coordinator would follow a case from accusation through resolution, with particular attention to helping the victim. The Defense Department of the United States acknowledged serious flaws in how it has dealt with sexual assaults within the military in the past.
- A new report on **sexual exploitation occurring in peacekeeping missions** (A/59/710) issued on 24 March 2005 recommends that the UN should standardize rules so that all personnel in the service of the United Nations and its missions are held accountable equally, and that laws governing abuse and exploitation by troop-contributor countries be strengthened. Also, individual responsibility for victims, including "peacekeeper babies", needs to be clarified and reinforced. It points out many gaps in liability, especially since the present peacekeeping regime recognizes different categories of personnel, each governed by different sets of rules.
- The **Deputy Secretary-General, Ms. Louise Fréchette**, visited peacekeeping missions in Liberia and Sierra Leone in March 2005. She personally delivered the message of the Secretary-General's **zero tolerance policy regarding sexual exploitation and abuse**. She noted that strong leadership was key to eliminating sexual exploitation and abuse and emphasized that rules for behaviour, codes,

directives and standard operating procedures must be enforced by contingents through national disciplinary law.

- The **World Health Organization (WHO)** campaign "**Stop Violence Against Children. Act Now**" was launched on 15 March 2005 throughout Europe. Family violence claims the lives of four children under the age of fourteen each day in the European Region according to WHO data. And this is only the tip of the iceberg, with many thousands more enduring years of violence and abuse for every child that dies. This evidence is a prelude to the "Stop Violence Against Children. Act Now" regional consultation for Europe and Central Asia, to be held in Ljubljana, Slovenia, from 5 to 7 July 2005, and hosted by the Government of Slovenia (<http://www.act-now.si>). The United Nations study on violence against children (<http://www.violencestudy.org/r25>) will look at the different settings in which children experience violence, including the home. "Home sweet home" is a myth for many children but the place where they spend up to 90 per cent of their time—the place where they should be safest. A UNICEF youth poll in 2001 found that 60 per cent of children in Europe and Central Asia face violent or aggressive behaviour at home from parents and caregivers. Different cultures have different attitudes about what is, and what is not, acceptable parenting practice. Estimates from industrialized countries suggest that between 40 and 70 per cent of men who use physical violence against their partners also use violence against their children, and that about half of the women who are physically abused also abuse their children (<http://www.euro.who.int> or <http://www.euro.who.int/violenceinjury>).

In your interest

Reports

- The **World Fertility Report 2003**, issued on 25 January 2005, states that with government policies generally supporting family planning programmes, men and women in

developing countries are waiting longer to marry and having fewer children, much as in the developed countries. The data shows that in 192 countries the median proportion of still-single women between the ages of 25 and 29 rose to 24 per cent in the 1990s from 15 per cent in the 1970s; the corresponding figures for men rose from 32 to 44 per cent over the same period. Female fertility in all countries averaged to about 2.9 children per women, dropping from 5.4 children in the 1970s. (http://www.un.org/esa/population/publications/worldfertility/World_Fertility_Report.htm)

- The **Independent Inquiry Committee**, appointed by the Secretary-General to conduct an investigation into the allegations against the Oil-for-Food Programme, issued its interim report on 3 February 2005. Based on its conclusions, the Secretary-General, in a letter to staff members on 3 February 2005 noted his intention to embark on a sweeping overhaul of the management and systems of the Secretariat, including:
 - Organizational restructuring;
 - A stronger policy of public access to information;
 - Alignment of the management systems and human resources policies with the best practices of global public and commercial organizations;
 - Thorough reform of the recruitment, appointment and evaluation systems.
- The **Arab Human Development Report 2004: Towards Freedom in the Arab World** was released by the United Nations Development Programme on 6 April 2005. The new edition of the **Report** describes free societies, in their normative dimension, as fundamental contrasts with present-day Arab countries. The report states that caught between oppression at home and violation from abroad, Arabs are increasingly excluded from determining their own future. Hence,

says the report, their challenge will be to create a viable mode of transition from a situation where liberty is curtailed and oppression the rule, to one of freedom and good governance that minimizes social upheaval and human cost (<https://unp.un.org/details.aspx?entry=E04AHD>).

Information circulars, administrative instructions and Secretary-General's bulletins

ST/IC/2005/14, “*Membership of the Senior Review Group*”, outlines the present membership. **ST/IC/2005/17** of 11 March 2005, “*Staff selection system*”, is currently under review. However this IC reminds all concerned that until the applicable rules are revised and updated, the provisions contained in ST/SGB/2002/6 entitled “Central review bodies” and ST/AI/2002/4 “Staff selection system” remain applicable in full and must be observed.

ST/IC/2005/19 of 24 March 2005, “*Reporting of suspected misconduct*”, informs staff members of the mechanisms that currently exist within the United Nations system for reporting suspected misconduct. It also provides information on other mechanisms available to staff who may need advice when they are unsure of how they should proceed.

ST/AI/2005/1 of 29 March 2005, “*Recording of attendance and leave*”, amends administrative instruction ST/AI/1999/12, stating that at the close of each 12-month cycle an annual record of attendance shall be prepared for every staff member.

ST/SGB/2005/6 of 29 March 2005, “*Amendment to staff rule 106.2*”, aligns the recording of sick leave with the new annual leave cycle introduced by ST/SGB/2004/16.

Grievance Panel

Ms. Patricia Waples was selected as interim Secretary to the Panel on Discrimination and Other Grievances effective 1 March 2005. She can be contacted at 212-963-5975 (<http://www.un.org/staff/panelofcounsel/appeals.htm#pdog>).

Work-life

Raising awareness of psychological harassment at work

Protecting workers' health series No. 4
World Health Organization

Summary and highlights

Psychological harassment is a form of employee abuse arising from unethical behaviour and leading to victimization of the worker. It is an increasing worldwide problem which is still largely unknown and underestimated. It can produce serious negative consequences on the quality of life, and on individuals' health, mainly in the emotional, psychosomatic and behavioural areas.

This publication intends to promote health and safety at work among colleagues in a working environment. It provides a definition, explains the differences between normal conflicts and psychological harassment² at work and the ways it is practised, as well as the consequences it produces on health and society. It names some of the causes that create such conflicts and suggests measures that can be adopted to combat and react to it.

Psychological harassment or mobbing³ is a behaviour related to a variety of factors, including discrimination based on gender, religion, ethnicity, age, nationality, disability, background, sexual orientation and other diversities as well as socio-economic reasons. It is an aggressive and threatening behaviour of one or more members of a group (the mobber) towards an individual (the target or the victim).

Although a certain degree of competition is normal in everyday work life, mobbing differs from normal conflicts for two reasons:

- It is unethical (turning against a colleague to isolate and exclude him/her from the group), and construed as a surreptitious and indirect, precise, progressive strategy.
- It is counterproductive for working environment.

Mobbing has the potential to cause or contribute to many psychopathologic, psychosomatic and behavioural disorders, affecting the victim's self-confidence and self-efficacy in all aspects of their lives, including relationships with family, friends and particularly the work environment. The terrain on which mobbing develops is a micro-society the result of manifold elements: cultural, human, material and organizational. Harassment increases due to bad management style, inadequate organization of work and an unfavourable work environment.

Healthy conflicts	Mobbing situations
Clear roles and tasks	Role ambiguity
Collaborative relations	Uncooperative behaviour/boycott
Common and shared objectives	Lack of foresight
Explicit interpersonal relations	Ambiguous interpersonal relations
Healthy organization	Organizational flaws
Occasional clashes and confrontation	Long lasting and systematic unethical actions
Open and frank strategies	Equivocal strategies
Open conflict and discussion	Covert actions and denial of conflict
Straightforward communication	Oblique and evasive communication

² According to the *Third European Survey on Working Conditions 2000*, almost one in ten workers (9 per cent) reported being subjected to intimidation in the workplace in 2000, a slight increase from 1995 (1 per cent).

³ Terms adopted to indicate similar behaviour in the workplace: bullying, employee abuse, bossing, victimization, psychological terrorization, harcèlement psychologique, acoso moral, maltrato psicológico.

Work environment

- The international work environment calls for a highly flexible organization in working hours, employment and work status. Together with downsizing and restructuring, this results in precariousness and fear of unemployment;
- The development of outsourcing and the multiplication of subsidiary companies with different cultural traits may create conflict between international and local employees.

Prevention of mobbing

All organizations should try to identify the organizational factors that favour mobbing and give specific instruction based on preventive measures given to the employees:

- Information and education on mobbing and its consequences;
- Guidelines on cause and effect of mobbing;
- Code of ethics;
- Contracts that should include information on mobbing and sanctions for those who breach the rules.

Legislation

Organizational rules and regulations should:

- Encourage preventive measures to reduce occurrences of mobbing;
- Protect employees and provide incentives to those who respond promptly, fairly and effectively to it;
- Provide proper relief to targets of severe bullying, including compensatory damages and, where applicable, reinstatement to his/her position;
- Punish bullies and the employers who allow the abuse.

What victims can do

Employees should act with caution and review the following alternatives:

- Contact supervisors who have responsibility for employees' welfare;
- Request transfer to another workplace;
- Collect evidence;
- Share experiences with other people who have undergone similar situations.

For the complete report, request a copy from WHO, Occupational and Environmental Health, Department of Protection of the Human Environment, Avenue Appia 20, 1211 Geneva, Switzerland, and/or www.who.int/oeh/index.html

Long-term care insurance: a critical women's issue

by Elisabeth Philippe, UNFCU

In conjunction with International Women's Day on 8 March 2005, a question and answer seminar was organized by UNFCU to discuss long-term care insurance.

Long-term care (LTC) encompasses a wide range of services for people who need assistance on a regular basis, because of chronic illness or physical or mental disabilities. Unlike most health services, LTC is not generally designed to treat an illness or condition. In the United States LTC insurance provides reimbursement for costs that Medicare, Medicaid and other traditional, joint federal/state health-care plans do not pick up, a benefit up to a chosen daily maximum (typically US\$ 100-400 per day) to protect their assets and cover the cost of expenses incurred for long-term illnesses.

Defining terms

Long-term care is assistance provided to an individual who because of physical or cognitive impairment is unable to perform the basic activities of daily living. Care is therefore received in an assisted living facility, at home, in a hospice or a nursing home for an extended period of time.

A woman's concern

Statistics show that women live longer and are the caregivers in our societies. In the United States, they make up more than 80 per cent of the nursing home population, and for this reason long-term care has become a major concern for women and their families. It is estimated that the average age of widowhood is 56 years and many women live well into their 9th decade.

Costs

The younger (and presumably healthier) you are when you purchase long-term care, the more likely

you are to qualify and the lower the premium, as costs rise dramatically after one is past age 60.

Below are highlights of the answers to frequently asked questions, which underscore why long-term care is becoming an integral part of financial, retirement and estate planning today:

Q: How does the policy work?

A: To collect on long-term care insurance you need to satisfy one of two triggers. One would need to lose two activities of daily living (generally lost in the order you first learned them), namely bathing, dressing, toileting, transferring, continence and feeding. The other trigger is cognitive impairment.

The average cost of LTC insurance varies depending on the policyholder's age and health at the time of enrolment and the type of plan chosen.

Q: What are some of the important, long-term care policy decisions needed to make when considering LTC insurance?

A: Need to assess five key areas:

Benefits periods: Generally the best plans provide reimbursement for the daily expense of home care with a choice of benefit periods. Also, it is important to remember that once obtained LTC insurance cannot be taken away as long as the premium is paid.

Elimination periods (how long you need to wait until the benefits kicks in): Benefits can be received 0, 20, 30, 60 or 100 days after you become disabled and qualified.

Daily benefit amount: The cost per day at a nursing home or the cost to have a health-care worker provide home care.

Per cent of home care: Consider purchasing 100 per cent home care to satisfy your preference for remaining in your home for as long as medically possible.

Cost of living: Protects against inflation and can be purchased as either simple or compound protection. It really depends on life expectancy and affordability.

Q: Can I take my coverage with me if I return to my own country upon retirement?

You need to purchase your LTC while you are living here in the U.S., but depending on the

provider you can take your coverage with you when you relocate to other countries. With insurer MedAmerica, a UNFCU provider, members can take 100 per cent of their LTC coverage with them when retiring overseas. MetLife, another insurer offered by UNFCU, provides 50 per cent LTC coverage overseas. Also, a retired UNFCU member in Santiago, Chile, who lives in the U.S. during six months of the year and in Chile for the other six months will be able to access the coverage in either country.

Q: Can you still select the person providing home care with a Reimbursement Plan? I had heard otherwise.

A: You can select whom you want with a Reimbursement Contract, but the person must be a licensed caregiver or employed by a licensed facility.

Q: Who is the person who determines that you are cognitively impaired?

A: Carriers accept reports from a doctor. Medical reports can also be considered from overseas, if in English. A physical examination is not required for prospective LTC buyers.

Q: Is a physical exam required to obtain coverage?

A: After individuals reach age 70, a face-to-face exam is done to determine the presence of any cognitive impairment before a policy is underwritten. During this exam, you may be asked to recite a list of items read to you during the early part of the interview to insure your memory is intact.

Q: Do you pay premiums while you are collecting benefits?

A: No. If you go on a claim you do not have to pay the premium while receiving benefits.

Q: Can my annual premium increase?

A: There is no guarantee that rates will not increase but, if there were to be an increase, all holders of a particular policy would be affected. Premiums can only be raised on a class basis with State Insurance Department approval.

Q: Is long-term care insurance individualized?

A: Yes. Working with UNFCU, the provider can underwrite a specific plan for the policy-

holder, taking into consideration age, health and income depending on where he or she resides. Coverage is based on your age and your health.

Q: Can I purchase LTC insurance for my mother, who is out of state and is 89 years old?

A: Probably not. The cut-off age is 85 and, if you found a carrier, the cost would likely be prohibitively expensive.

Q: Are there any discounts for married couples? Does UNFCU offer discounts to members?

A: Yes. MedAmerica and MetLife, among other carriers, provide discounts for spouses. UNFCU Investment Centre offers marital, domestic partner and family discounts; preferred health discounts; flexible payment terms; potential for tax savings and extended family coverage.

For more information on LTC insurance, other long-term wealth building programmes and upcoming seminars contact UNFCU Investment Centre at telephone: (212) 476-8700, via e-mail at uso@unfcu.com or visit a UNFCU branch at 2 UN Plaza, 3rd floor or the UN Secretariat Building, 4th floor, or our website: www.unfcu.com. You can also contact: Elisabeth Philippe, United Nations Federal Credit Union, (212) 338-8100, ext. 3068, ephilippe@unfcu.com

News flash

- Moving to counter widespread criticism of his lecture on women's science capabilities, the president of **Harvard University**, Lawrence H. Summers, announced on 4 February 2005 initiatives to improve the status of women on the faculty, including a commitment to create a senior administrative position to strengthen their recruitment and two task forces, one on women in the faculty and one on women in science and engineering. The task forces are charged with developing more effectively recommendations on how to recruit, support and promote women. Scientists, feminists and university colleagues criticized his earlier comments which seemed to ignore years of research showing that societal and cultural obstacles, including discrimination at universities, were the most significant impairment to women's advance-

ment in academic math and science careers (*The New York Times*, 4-2-05).

- After circumnavigating the globe in 71 days, **Ellen MacArthur**, a 28-year old English-woman, cruised in triumph into Falmouth harbour in England on 8 February 2005 **to claim a new record for sailing nonstop and solo around the world.**

Women's health

- Red wine, white wine, beer and hard liquor appear **to protect against mental decline in older women**, according to two new studies. One study conducted by researchers at Harvard University and Brigham and Women's Hospital was published in the 1 February issue of *The New England Journal of Medicine*. The second one was published in the 1 February issue of the *American Journal of Epidemiology*. It reported similar results among women who were moderate drinkers. Alcohol appears to raise levels of H.D.L. cholesterol and to lower levels of blood clotting agents like fibrinogen.
- The **World Health Organization (WHO)** warned Governments on 17 March 2005 of the consequences of the increased use of **sunbeds** (tanning by artificial light). There has been a precipitous rise in the number of skin cancer cases, mostly in teenagers. WHO warned that nobody under age 18 should use them and had urged for stronger state regulation to control the usage of sunbeds (UN press releases).
- The **World Health Report 2005—Make Every Mother and Child Count**, published on 7 April 2005, stated that this year almost 11 million children under five years of age will die from causes that are largely preventable. Among them are 4 million babies who will not survive the first month of life. At the same time, more than half a million women will die in pregnancy, childbirth or soon after. Reducing this toll in line with the Millennium Development Goals depends largely on every mother and every child having the right to



causing severe physical and emotional trauma to the mother, who may then suffer from incontinence, infections and nerve damage. This event was part of a UNFPA-led global “Campaign to end fistula” launched in 2003. The campaign is taking place in Africa, South Asia and the Arab States. (www.unfpa.org/news and www.endfistula.org/fortnight)

Recommended reading

“**Why men earn more**” by Warren Farrell. The author explains why he believes that women are responsible for their own low pay.

Websites

www.un.org/womenwatch/feature/iwd/2005: Events that took place during International Women’s Day 2005, “Gender Equality Beyond 2005: Building a More Secure Future”.

www.un.org/events/women/wd/2005: Background and history of International Women’s Day.

www.siyanda.org: Siyanda is a database of gender and development materials. It is also an *interactive space* where gender practitioners can share ideas, experiences and resources.

<http://new.sourceoecd.org>: The OECD’s Online Library of Statistical Databases, Books and Periodicals is the Online Library of the Organization for Economic Cooperation and Development, and contains a variety of full text reference sources, journals and all sorts of statistical data which can be exported and manipulated.

<http://www.wawomensfoundation.org/index.html>: The Washington Women’s Foundation educates, inspires and increases the number of women committed to philanthropy in order to strengthen community and demonstrate the impact that can result from informed, focused grant making.

access to health care from pregnancy through childbirth, the neonatal period and childhood. Governments promised that by the year 2015, they would reduce maternal deaths by three quarters and cut child mortality by two thirds. While there has been progress in some regions, there has been stagnation in others. In some countries, progress has even been reversed. (<http://www.who.int/mediacentre/news/releases/2005/pr16/en/index.html>)

- More than 500 women in Nigeria had corrective surgery during the **UN’s Fistula Fortnight** in the month of February 2005. Volunteer doctors from the United Kingdom and the United States joined forces with a team of Nigerian surgeons to treat these women. Lack of medical intervention during prolonged, obstructed labour damages the mother’s soft pelvic tissues and creates a hole, or fistula, in her bladder and/or rectum. The injury is usually fatal for the baby, while

Women in decision-making and gender balance— seen from the Beijing Platform for Action (1995) and the outcome document of the twenty-third special session of the General Assembly (2000)

At times, it is useful to look back at mandates on gender balance issues in the United Nations system as provided by the Beijing Declaration and Platform for Action in 1995 and the Beijing +5 outcome document in 2000.

In the Beijing Declaration, Member States expressed their conviction that:

13. Women's empowerment and their full participation on the basis of equality in all spheres of society, including participation in the decision-making process and access to power, are fundamental for the achievement of equality, development and peace.

Under the critical area of concern G, "Women in power and decision-making", the Beijing Platform for Action called for actions to be taken by the United Nations:

193. (a) Implement existing and adopt new employment policies and measures in order to achieve overall gender equality, particularly at the Professional level and above, by the year 2000, with due regard to the importance of recruiting staff on as wide a geographical basis as possible, in conformity with Article 101, paragraph 3, of the Charter of the United Nations;
- (b) Develop mechanisms to nominate women candidates for appointment to senior posts in the United Nations, the specialized agencies and other organizations and bodies of the United Nations system;
- (c) Continue to collect and disseminate quantitative and qualitative data on women and men in decision-making and analyse their differential impact on decision-making and monitor progress towards achieving the Secretary-General's target of having women hold 50 per cent of managerial and decision-making positions by the year 2000.

The Platform also called on Governments to take action, namely to:

190. (j) Aim at gender balance in the lists of national candidates nominated for election or appointment to United Nations bodies, specialized agencies and other autonomous organizations of the United Nations system, particularly for posts at the senior level.

Five years later, the outcome document of the special session of the General Assembly reiterated actions to be taken by the United Nations system and international and regional organizations as appropriate:

86. (b) Ensure and support the full participation of women at all levels of decision-making and implementation in development activities and peace processes, including conflict prevention and resolution, post-conflict reconstruction, peacemaking, peacekeeping and peace-building, and, in this regard, support the involvement of women's organizations, community-based organizations and non-governmental organizations;
- (c) Encourage the involvement of women in decision-making at all levels and achieve gender balance in the appointment of women and men, with full respect for the principle of equitable geographical distribution, including as special envoys and special representatives and in pursuing good offices on behalf of the Secretary-General, inter alia, in matters relating to peacekeeping, peace-building and in operational activities, including as resident coordinators.
88. Encourage the implementation of measures designed to achieve the goal of 50/50 gender balance in all posts, including at all the Professional level and above, in particular at the higher levels in their secretariats, including in peacekeeping missions, peace negotiations and in all activities, and report thereon, as appropriate, and enhance management accountability mechanisms.



United Nations, Office of the Special Adviser on Gender Issues and Advancement of Women

How to get a job at the United Nations

Eligible women are urged to apply

The United Nations recruits qualified individuals in the following occupational groups:

- * Administration
- * Electronic data processing
- * Language and related work
- * Legal and related work
- * Social development
- * Economics
- * Finance
- * Library
- * Public information
- * Statistics

For junior Professionals (P1/P2), recruitment in the UN Secretariat **only** takes place through national competitive examinations; for language and related work, recruitment takes place through language examinations. For information on national and competitive examinations, please visit the following web site: <http://www.un.org/Depts/OHRM/examin/exam.htm>

For middle and higher-level Professional posts, recruitment takes place through a competitive system of applications (described below). The Secretary-General is committed to the achievement of gender balance at all levels.

In addition to United Nations Headquarters in New York, the UN Secretariat has offices around the world, including: Addis Ababa, Bangkok, Beirut, Geneva, Nairobi, Santiago and Vienna. The International Criminal Tribunals for the former Yugoslavia and for Rwanda are located at The Hague, Netherlands, and in Arusha, Tanzania, respectively.

UNITED NATIONS SECRETARIAT

To review the listings of available posts, please visit the United Nations website at UN Human Resources “Galaxy” e-Staffing System at:

<https://myun.un.org/galaxy/release3/login/login.aspx>

The system provides instructions on application procedures. Please follow them.

Online applications are strongly encouraged to enable the UN to place your resume into a permanent database. It is most important that you observe the deadlines for applications.

Should you not have access to Internet facilities, you can also contact the Staffing Support Section, Operational Services Division, United Nations, Office of Human Resources Management, Room S-2475, New York, NY 10017, USA, for further information.

The site is also accessible through UN Intranet for staff members. For further information, go to the UN Intranet *Quicklinks/staff selection*. For frequently asked questions, and answers, click on *FAQ*.

For general inquiries or technical support on applying online, please e-mail estaffing@un.org

PEACEKEEPING MISSIONS

Posts in UN peacekeeping missions are also listed on the “Galaxy” system. **Online applications are encouraged.** Should you not have access to Internet facilities, you may apply by sending your detailed resume to DPKO, Personnel Management and Support Service, Human Resources Planning and Development Section, One UN Plaza, DC1-0980, United Nations, P.O. Box 20, New York, NY 10017, USA. Listings of vacancy announcements and forms are available at UN offices worldwide. In general, positions are offered in the following fields: civil engineering, election monitoring, electronic data processing, civil and judicial administration, human rights, humanitarian assistance, gender, legal affairs, logistics, political affairs, procurement and public information.

UN COMMON SYSTEM

To find out more information on vacancies in the UN common system, please visit the following websites for instructions on how to apply:

- * www.un.org/womenwatch/OSAGI/
- * www.undp.org
- * www.unfpa.org
- * www.fao.org
- * www.ilo.org
- * www.unicef.org
- * www.who.org
- * www.wfp.org
- * www.unesco.org

For more information on the status of women in the Secretariat, please e-mail OSAGI@un.org

The Office of the Special Adviser on Gender Issues and Advancement of Women together with the Focal Point for Women acknowledges with profound sadness the passing away of Ms. Sissel Ekaas on 24 June 2005. Ms. Ekaas was formerly Deputy Special Representative of the Secretary-General for the United Nations Mission in Ethiopia and Eritrea (UNMEE). network together with all her colleagues and friends will miss her deeply. We use this moment to acknowledge with gratitude her enthusiasm, contribution and dedication to gender issues during her entire career within the United Nations system.

You can find a monthly list of senior vacancy announcements (P-5 and above) at
<http://www.un.org/womenwatch/osagi/>

You can read network online at
<http://www.un.org/womenwatch/Network>
To receive hard copies of network
please send an e-mail request to
network-newsletter@un.org

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