Informal debate of the General Assembly
Promotion of gender equality and the empowerment of women
6 – 8 March 2007

I. Introduction

The President of the General Assembly invited Member States and observers to an informal thematic debate of the General Assembly on the promotion of gender equality and the empowerment of women. The debate took place on 6, 7 and 8 March 2007. The debate provided an opportunity to share views on actions, best practices and lessons learned in the promotion of gender equality; to discuss how to bridge the gaps between policy and practice; and, to renew political commitments towards full implementation of existing agreements. The thematic debate consisted of a high-level debate and two interactive panel discussions.

The informal debate built on existing commitments on gender equality from the United Nations Charter to the Beijing Platform for Action and to the recognition by the World Summit in 2005 that gender equality and human rights are essential to advance development, peace and security (A/RES/60/1, para 12).

The informal debate was opened by the President of the General Assembly who noted that gender equality was not only the responsibility of women, but the responsibility of all, women as well as men. The Secretary-General made a statement in which he noted that gender equality and empowering women was a condition for building healthier, better educated, more peaceful and more prosperous societies. There were more than 80 speakers in the debate, including 20 Ministers.

The first interactive panel discussion focused on the role of women in decision-making at all levels and the second panel on the economic empowerment of women, including through micro-finance. Each panel event included contributions from panelists and an interactive exchange of views with Member States and representatives of non-governmental organizations.

The event was closed by the President of the General Assembly who called on participants to move from mere words to a speedy delivery on the promises made to accelerate the achievement of gender equality.

II. Key findings

A number of key findings and common concerns emerged from the informal debate:

1. There is a broad consensus that gender equality is a goal in its own right and is essential for communities and States to enjoy political stability and sustainable development;

2. The Beijing Declaration and Platform for Action, the outcome document of the twenty-third special session of the General Assembly, the Convention on the Elimination of All Forms of Discrimination against Women and the Millennium Development Goals together with other international and regional commitments are widely recognized as the guiding principles for the achievement of gender equality and the empowerment of women;
3. Women have made some progress in their representation in parliament, at the cabinet level, in the judiciary and in the private sector, sometimes due to quota systems and other measures, but women continue to be under-representation, lack of sufficient influence and power over decision-making processes and their outcomes, including resource allocations in all sectors;

4. The economic empowerment of women is critical to the achievement of gender equality. While micro-credit and micro-finance schemes constitute one poverty alleviation strategy, the impact of globalization and macro-economic policies require new initiatives to ensure and strengthen women’s access to decent work, markets and resources;

5. A broad set of measures are being taken across all regions to combat violence against women and girls, but there is also wide recognition that gender-based violence continues to be a major impediment to women’s and girls’ empowerment and to the development of communities and States;

6. Many strategies are available to address cross-cutting gender issues in all sectors, including through national mechanisms and institutions on gender equality; national gender equality policies and action plans; sector-specific laws and administrative measures; and gender-budgeting initiatives;

7. The empowerment of women depends on the implementation of inter-connected and multi-dimensional strategies in areas such as education, health care, economic and political participation and decision-making;

8. Women’s participation and leadership in conflict prevention, peace processes and conflict resolution as well as in peacekeeping operations is key to progress toward peace and security, including the full implementation of Security Council resolution 1325 on women, peace and security;

9. Obstacles to gender equality and the empowerment of women remain in the forms of patriarchal structures and norms; socialization processes based on rigid gender roles; discriminatory laws and practices; lack of access to education, health care, economic and other resources; inadequate sex-disaggregated data; and insufficient financial resources;

10. The achievement of gender equality requires collective commitments by individuals, communities and Member States to change deep-seated stereotypical attitudes and expectations toward gender roles;

11. More involvement by men and boys, and increased awareness among them about gender equality issues, are necessary to achieving gender equality and the empowerment of women;

12. Regional and international partnerships and cooperation between governments, bilateral and multi-lateral institutions, civil society and the private sector are effective tools for collecting and sharing expertise, information, good practices and lessons learned to empower women;

13. The role of the United Nations system in improving the political, economic and social status of women was clearly recognized, while at the same time the recommendations of the High-level Panel on System-wide Coherence for a stronger, well-resourced and more accountable gender entity with a focus on tangible results at the country level was widely supported.
III. General debate

A number of recurrent themes and concerns emerged during the general debate, which was based on the common understanding that women’s enjoyment of their human rights and fundamental freedoms throughout the life cycle improved not only their own and their families’ well-being, but also the political stability, peace and sustainable development of entire communities and countries.

1. International commitments

Many Member States noted that their efforts to promote gender equality and women’s and girls’ empowerment was guided by the Beijing Platform for Action, the Convention on the Elimination of All Forms of Discrimination against Women, and other international and regional human rights instruments. A number of Member States also referred to their commitment to implement Security Council resolution 1325 (2000) on women, peace and security. Member States reiterated that progress for women was progress for the whole society, and that gender equality and the empowerment of women were essential to achieving international development objectives, including the Millennium Development Goals.

2. National implementation

While Member States recognized the persistent gap between de jure and de facto gender equality, many speakers referred to multiple gender equality initiatives at national level in areas such as decision-making, education, health, employment, microfinance, and poverty eradication, including through institutional mechanisms such as ministries on gender equality and inter-ministerial coordination mechanisms, gender equality action plans, constitutional and legal reforms, mechanisms to assess the gender impact of new policies and laws, the collection of sex-disaggregated data and gender-sensitive budgetary processes.

A number of Member States recognized the important partnerships with, and the role of non-governmental organizations and the private sector to empower women and achieve gender equality.

3. Empowerment of women

Several Member States recognized the linkage between women’s political and economic decision-making. With support of measures, including quotas and targets, there has been some increase in the number of women in parliaments and governments at national and local levels and in public administration, including women heading national banks and holding positions at all levels of the judiciary; and women managers in private companies. However, most Member States noted that much more progress needed to be made so that women could fully participate in the shaping of agendas and decision-making processes in all sectors.

As the same time, Member States noted inequalities in women’s access to employment, credit and technology, the vertical and horizontal segregation in the workforce, the over-representation of women among the unskilled workers, the unemployed and in the informal sector. They
pointed to the role of information and communication technologies to enhance the participation of women in the labour market and the need to provide skills and leadership training to women.

Microfinance initiatives were seen as a key tool to women’s economic empowerment, in combination with support systems, training programmes and the removal of discriminatory laws and practices, such as access and control of land and other resources. Member States also referred to the need to take comprehensive measures in macro-economic, financial and social policies to ensure gender sensitive impacts.

A number of Member States highlighted the necessity to create conditions for women and men to be able to enjoy a better balance between their contributions to the labor force, and domestic and caring responsibilities.

4. Violence against women

Many Member States identified violence against women and girls, including trafficking, as a priority area and a major impediment to achieving gender equality, including women’s participation in the economy and political decision-making. A variety of measures were being taken in all regions, including the promulgation of specific laws on violence against women, including domestic violence acts, the provision of support services, targeted data collection, training of law enforcement personnel and budgetary allocations. Some Member States welcomed the recent studies of the Secretary-General on violence against women and against children, noting that both studies called for a multi-dimensional approach.

5. Peace and security

Several Member States noted the link between peace and security and the empowerment of women, and reiterated the need for the full participation of women in conflict prevention, peace negotiations and peacebuilding processes. A few Member States reported on their efforts to develop national action plans on the full implementation of Security Council resolution 1325. In some countries, barriers to women’s participation in the armed forces are being removed and efforts are made to increase the number of women in peacekeeping operations.

6. Challenges to gender equality and the empowerment of women

Member States recognized challenges to achieving gender equality and the empowerment of women, including poverty, the pandemic of violence against women and girls, HIV/AIDS, unequal access to education, patriarchal norms of institutions, the low number of women role models, inadequate sex-disaggregated data, lack of methodologies to measure and monitor progress, and inadequate financial and human resources.

7. Role of men and boys

Several Member States highlighted the lack of awareness on gender equality issues among men and boys, and stressed the importance of their involvement in addressing male privilege and achieving gender equality and empowerment of women.
8. **Stereotypes, cultural and traditional practices**

Several Member States were carrying out awareness raising and educational activities to change negative stereotypes and address harmful cultural practices such as female genital mutilation/cutting, widowhood-related rituals, early marriage, and son preference. The role of religion in the empowerment of women was noted with a caution against the misinterpretation of religious texts.

9. **International cooperation**

Some Member States noted the beneficial role of international cooperation for gender equality and the empowerment of women, including through collection and exchange of good practices and experiences, and access to knowledge and technology.

Some Member States referred to their bilateral and multilateral initiatives to support the empowerment of women and gender equality, including through mainstreaming gender perspectives in their development programmes.

**IV. Interactive panels**

1. **Women in decision-making**
   
a. **Gaining access: numbers of women in leadership positions count**

   International commitments underline the right of women to participate in decision-making processes, but gaining access to institutions still remains the first challenge for women. In some countries, women had made some significant inroads in political participation, but the global average of women’s representation in national parliaments remained low at 17 per cent (as of 31 January 2007). While acknowledging that the number of women in decision-making positions in political and other spheres is not a sufficient indicator of women’s empowerment, participants also noted that women’s influence increases with their growing and sustained representation in political leadership functions. Women in government, parliament, the judiciary and other institutions serve as role models and thus as pull factors for other women. Strategies to increase women’s participation in political parties and parliaments such as quota systems, training, networking, capacity-building and resource allocations are well known, but must be better utilized to accelerate the pace of change.

b. **Making a difference: the quality of women’s decision-making**

   In addition to quantitative aspects, the quality and outcomes of women’s decision-making was addressed. Women are often expected to exercise power differently, but their numeric representation does not always lead to substantively different participation from men. It was acknowledged that the impact of women’s participation and leadership in public and private institutions, as well as their achievement of gender equality goals, can be limited by patriarchal institutional norms and underlying informal power structures.
c. **Transforming leadership**

Women may exercise power differently, but insufficient data is available on the experiences and the impact of women in positions of power. The participants discussed the need for new concepts of power and leadership and pointed to the potential for gender equality advocates to transform institutions and the ways they function.

d. **Challenges**

Speakers identified a number of challenges. Existing patriarchal values and corruption in political parties are major obstacles to increasing women’s decision-making in the public sphere. Governments and international organizations (including the World Bank, WTO, EU and AU) need to be held accountable for their compliance with international commitments to gender equality and human rights.

Concerted steps need to be taken to ensure that new generations of young women leaders gain access to decision-making arenas. Violence against women continues to be a major impediment to women’s full participation in public and private institutions.

2. **Economic empowerment, including microcredit**

a. **Micro-finance for women’s empowerment**

Participants emphasized that poverty and lack of access to education, health services, property rights and credit were obstacles to the achievement of gender equality and the empowerment of women; and noted that microfinance provided innovative ways of overcoming these obstacles. The positive impact of microfinance on the lives of women and their families included economic empowerment, disruption of intergenerational transmission of poverty, encouragement of poor women to start their own micro-enterprises, and enhancement of women’s decision-making power in the home and the community at large.

However, participants emphasized that an enabling environment - with supportive legislation and policies: including, inheritance and property rights, credit and employment; investments in infrastructure; gender sensitive budgets and macro-economic policies; access to markets, - was required to ensure the full potential of microfinance on women’s empowerment. Supportive measures for microfinance included alternative collateral mechanisms, capacity-building of women entrepreneurs in areas such as identification of markets and management of enterprises; provision of health services and education programmes. It was also recognized that microfinance schemes would not provide livelihoods to all women and that policies also needed to address the need to create decent work opportunities for non-entrepreneurs.

Another crucial step was to bridge the gap between microfinance and the formal banking system to assist women entrepreneurs in graduating from micro-entrepreneurship in the informal sector to management of small and medium-size enterprises in the formal sector.

b. **Innovation at the macro-economic level**

Since the efficiency and viability of microfinance programmes is not guaranteed, especially on a large scale for women in precarious situations, participants emphasized the crucial role of governments in incorporating gender perspectives into macro-finance, i.e. fiscal and monetary
policies. Gender-sensitive policies would not only assist women entrepreneurs in accessing markets and obtaining reasonable interest rates for loans, but also promote decent employment opportunities, fair taxation, and investments in infrastructure. However, the current macroeconomic and fiscal position in many countries, developed and developing, had put pressures on public spending with negative consequences for women’s health, education and formal and informal employment opportunities.

An innovative approach had been used in India to establish both a Micro-credit Regulation Bill and an Employment Guarantee Scheme for women and men who lacked other viable income generating alternatives. Funds released through the Heavily Indebted Poor Countries (HIPC) initiative in Ghana had enabled the government to allocate resources towards education, health, water and sanitation, empowerment of women, and the establishment of a women’s development fund.

Participants highlighted the need to strengthen the integration of gender perspectives in the implementation of the aid effectiveness agenda by ensuring that the Paris Declaration on Aid Effectiveness included gender equality tools and methodologies. It was also critical that international economic and financial policy processes was aligned with international commitments on gender equality, such as the Beijing Platform for Action and the Convention on the Elimination of All Forms of Discrimination against Women.

c. Accountability on gender equality through gender-responsive budgeting

Participants stressed that gender-responsive budget initiatives were important tools for creating transparency, inclusiveness and fairness in public taxation and public expenditures and achieving gender equality outcomes. Efforts had been made in some countries to ensure participation of civil society, including women’s organizations, in the budget decision-making and impact evaluation processes. Since budgets were often presented in a very technical manner, initiatives had been taken to make them more understandable to parliamentarians, civil society and the general public, including through practical guides and handbooks. Training on gender-budgeting had been carried out for governments at both national and local levels. In addition, performance indicators and gender statistics, including on women’s participation, had been developed and reported to parliaments to ensure effective monitoring of the budget process and its impact on women. More efforts were needed to develop a culture of gender analysis in budgets, resources allocation frameworks and public sector performance indicators.

Participants called on UN support with regard to macro and microfinance initiatives. This included sharing experiences on gender sensitive budgeting and macroeconomic policy; evaluating the impact of microfinance schemes on women’s empowerment; supporting women and women’s NGOs in gender sensitive budget processes; and providing high level expertise and assistance for the integration of gender perspectives in international and national economic policy.

V. The United Nations gender architecture

Many speakers recognized the role of the United Nations in the promotion of gender equality and acknowledged the support received at the national level from United Nations entities, including
UNDP, UNFPA, UNICEF, UNIFEM, INSTRAW, and the gender units of the regional commissions.

At the same time, Member States expressed strong support for a more coherent, better coordinated and better resourced United Nations gender architecture with both normative and operational functions, which would strengthen the impact of gender equality and the empowerment of women programmes at the country level and across the Funds, Programmes, Agencies and Department of the United Nations. Member States also pointed out that each United Nations entity was responsible for mainstreaming gender perspectives in its policies and programmes, and called for much better accountability mechanisms to ensure proper implementation.

Some speakers called for an intergovernmental processes to discuss the recommendations in the report of the High-level Panel on System-wide Coherence.
Informal Thematic Debate of the General Assembly
Promotion of Gender Equality and the Empowerment of Women
6 and 7 March 2007

6 March

Debate on the promotion of gender equality and the empowerment of women
10 a.m. – 1 p.m. General Assembly Hall

- President of the General Assembly H.E. Haya Rashed Al Khalifa
- Secretary-General Ban Ki-Moon

Panel discussions on women in decision-making:
3-6 p.m. Economic and Social Council Chamber

- Ms. Beatriz Paredes, Fundacion Colosio
- Ms. Srilatha Batliwala, Board Chair Women’s Environment and Development Organization
- Ms. Pregaluxmis Govender
- Mr. Anders Johnsson, Secretary-General, Inter-Parliamentary Union
- Ms. Mary Robinson, Ethical Globalization Initiative
- Ms. Mallika Dutt, Executive Director, Breakthrough (moderator)

7 March

Panel discussions on empowerment of women including microfinance:
10 a.m. – 1 p.m. Economic and Social Council Chamber

- Ms. Diane Elson, University of Essex
- Mr. Sam Daley-Harris, Director Microcredit Summit Campaign
- Ms. Gisele Yitamben, Founder and President, Association pour le Soutien et l’Appui à la Femme (ASAFE)
- Mr. Mohamed Chafiki, Director Financial Forecasts, Ministry of Finance and Privatization, Morocco
- Dr. Juree Vichit-Vadakan, National Institute of Development Administration, Bangkok (moderator)
Statement of H.E. Ms. Sheikha Haya Rashed Al Khalifa,
President of the 61st Session of the General Assembly,
at the Informal Thematic Debate of the General Assembly on “The
Promotion of Gender Equality and the Empowerment of Women”

Excellencies,
Ladies and Gentlemen,

We have come to the end of a very productive and stimulating debate on, "Gender Equality and the Empowerment of Women."

I would like to thank all the speakers for their insightful interventions.

I would also like to recognise the relentless efforts that NGOs and women's groups have made to increase the visibility of these issues and to promote gender equality, including at the United Nations.

During the debates, we have been reminded that without gender equality, and respect for women's human rights, we will not make progress in peace and security. But also, that without the empowerment of women, we will not be able to achieve the Millennium Development Goals.

We also heard that there has been groundbreaking progress in many countries.

Many delegations referred to their gender equality action plans to promote women's economic and human rights. And many, reported concrete progress in increasing women's political participation, in both the public and private sectors.

Our discussions have highlighted the importance of a two-track approach to achieve gender equality and women's economic and political empowerment.

First, gender equality needs to be mainstreamed in legislation, national budgets and in macro-economic and social policies.

And second, targeted interventions, such as quotas for political representation are needed to support women. In particular, we have heard about the powerful role that microfinance can play in empowering women economically and socially.

However, though we have made progress in many areas, we must not forget the scale of the challenges that lie ahead.
If we are to achieve gender equality in the 21st century, we must intensify our collective efforts.

We have a collective duty to ensure that women and girls, particularly the poorest and most vulnerable, also have the opportunity to development to their fullest potential.

Excellencies,
Ladies and Gentlemen,

There is hope in small gestures.

In a video presentation during the Panel discussion yesterday, we saw what just 10 dollars had done for the economic situation, and the human dignity of a young Bangladeshi woman.

There were many other examples of the positive impact of micro-credit in the lives of the poorest and the most vulnerable women, in different parts of the world.

We have heard from many participants that gender equality has moved forward most quickly when it has been part of the advancement of broader human rights.

Eleanor Roosevelt once said; that universal human rights begin in small places, close to home.

During the past three days, we have heard many demands from participants to strengthen the role the United Nations play to uplift women.

Many consider the current gender structures to be too weak to cope with the scale and urgency of the issues we face today.

We should be open to any options that can give the systematic and sustained attention needed to achieve the standards set out in the United Nations Charter, the Millennium Development Goals, CEDAW and in the Beijing Platform.

Many participants endorsed the recommendations that have been put forward by the High Level Panel on System-wide Coherence.

I would encourage Member States to consider these recommendations, in due course, in a positive and constructive manner.

This organisation's biggest constituency is of course - women.

Excellencies,
Ladies and gentlemen

However much we can learn from best practises and the challenges that have been overcome, the real issue lies in the area of implementation.
We all stand to gain from women and men having equal opportunities.

We must move beyond words and deliver on the promises that we have made.

The promises that governments have, so far, made to eliminate all discrimination against women, need to be realized.

Excellencies,
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If we are to achieve the changes that we all want to see, I can think of no better motto than something the great Mahatma Gandhi once said; "Be the change that you want to see in the world". There is no other cause that we can commit ourselves to, that can have such an impact, on the lives of so many.

That can renew our hope and optimism, for a better world, where all women have equality of opportunity, to pursue their dreams, and to claim their rights.

Excellencies,
Ladies and Gentlemen,

I will shortly circulate to all of you a summary of the very productive discussions we had during this informal thematic debate, highlighting the progress we have achieved so far, as well as the challenges that remain ahead of us.

I would like to thank you very much for your attention and for your participation over the last three days.

This informal thematic debate on gender equality is now adjourned.
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I would like to thank you very much for your attention and for your participation over the last three days.

This informal thematic debate on gender equality is now adjourned.
Excellency,

As outlined in my previous letters to you of 5 October and 1 December 2006, I have the honour to inform you that the General Assembly will hold its second informal thematic debate, on the promotion of gender equality and the empowerment of women, on 6 and 7 March 2007.

At 2005 World Summit, world leaders reaffirmed their commitment to promote gender equality and the empowerment of women as an integral aspect of reducing poverty and achieving the MDGs. I am convinced that without further action on these important issues it will not be possible to achieve our shared development goals. The informal thematic debate will focus on two key topics, namely, the role of micro finance in the empowerment of women, and, women’s participation in decision making at all levels.

I am hopeful that the meeting will provide Member States, in partnership with the UN system, regional organisations, civil society and non-governmental organizations, with an opportunity to have a frank and open exchange of views on the challenges we face to empower women and make gender equality a reality.

In light of the importance of this debate, I trust Member States will fully and actively participate in this event, including at Ministerial level. In due course, I will communicate further details to you on the format and program of this event.

Please accept, Excellency, the assurances of my highest consideration.

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Hayat Rashed Al Khalifa

All Permanent Representatives and
Permanent Observers to the United Nations
New York
Excellency,

In my letter of 21 December 2006, I had the honour of inviting you to an informal thematic debate of the General Assembly on 6 and 7 March 2007, on the promotion of gender equality and the empowerment of women. The debate is a good opportunity to; share views on the actions, best practices and lessons learned in overcoming the challenges to achieve true gender equality; discuss how to bridge the gaps between policy and practice; and, renew political commitments towards full implementation of existing agreements.

The thematic debate will consist of two principal segments, a High Level debate in the General Assembly Hall followed by two interactive panel discussions to be held in the Trusteeship Council Chamber. The High Level debate will be held on 6 March 2007, at 10:00am. The interactive panel discussions will be held on 6 and 7 March 2007, in the Trusteeship Council Chamber. The first interactive panel addressing the importance of the role of women in decision making at all levels will begin at 3:00pm, on 6 March 2007. The second panel discussing the economic empowerment of women, including through micro-finance, will be held in the morning of 7 March 2007. A number of distinguished panelists will lead the debate. Background notes on the two issues to be discussed in the panel debates are attached.

In response to my previous request, I would be grateful if you could provide details of those participating from your capital, including at Ministerial level. Their participation at this event would be greatly appreciated and further demonstrate to a global audience your countries commitment to enhancing the quality of life and opportunities available to women. If you have any further enquiries we will be happy to assist you.

Please accept, Excellency, the assurances of my highest consideration.

Haya Rashed Al Khalifa

All Permanent Representatives and Permanent Observers to the United Nations New York
The role of Women in Decision-making

The Universal Declaration of Human Rights recognizes the right of every person to take part in the government of his or her country. Equal access of men and women to power, decision-making and leadership at all levels is a necessary precondition for the proper functioning of democracy.

Since the Beijing Platform for Action was adopted in 1995, the global average for women’s participation in national politics has gradually increased from 11.3 per cent to almost 17 per cent in 2006. Nineteen countries, half of them in developing countries, have met the 30 per cent target set in Beijing. In Rwanda, women make up 49 per cent of seats in both houses of parliament, the highest in the world. At the local level too, women are making gains: in India, for example, over 1 million women hold seats in village councils, or Panchayats, helping to shape decisions that can directly affect the lives of women, especially poor women.

Important progress has also been made on the executive level, in both developing and developed countries. Worldwide there are 11 women elected Heads of State or Government, 23 Foreign Ministers and 12 Defense Ministers as well as 20 Ministers of Finance and 10 Ministers of Economic Planning and Development. In 2006, two countries, Chile and Spain, women reached parity with men in Cabinet-level positions. Not only are these women valuable role models, they can also be powerful agents of change at the national and global level. However, for the most part, such women are still the exception rather than the rule, and more needs to be done to overcome the major obstacles that inhibit women’s participation and representation in decision making.

1. Increasing the Numbers: improving Representation

Many countries have now had considerable experience with quotas or other forms of affirmative action to achieve the Beijing target, including reserving a percentage of seats for women or establishing quotas for women on party electoral lists. Such measures are now in place in over 80 countries. However, it is not always the case that such measures select the best candidates, or that more women in public office will lead to a better representation of women’s interests and concerns.

It is important to distinguish the goal of enhancing social diversity in decision-making with that of changing legislative agendas to make them more responsive to the needs of women and other underrepresented constituencies.
Bringing about substantive political change requires building more effective grassroots constituencies focused on women’s issues that can mold public opinion; influence legislative agendas; political parties, civil society groups, and the media.

2. Accountability from a gender perspective

Too often, policy reforms to promote women’s rights result in little change in the delivery of public services due to poor implementation and ineffective monitoring, and accountability systems. Governments have a range of possible internal and external accountability systems to assess public sector performance from a gender equality perspective. Strengthening the effectiveness and transparency of these systems, and ensuring that all public services adopt and promote gender equality can help to address systemic gender biases.

Gender responsive budgeting measures have helped to build women’s awareness about accountability and have enabled more responsive governance. In addition, transparent information about government spending, for instance to local schools or clinics, have empowered women at the village level to raise concerns about the quality of policy implementation. In some instances, women have organised public hearings to demand greater accountability from local officials for poor provision of basic services.

3. Women and decision-making in the private sector

Women are now entering high-level decision making positions in the private sector. Among Fortune 500 companies in 2006, 10 were run by women. Women leaders have an enormous potential to influence the way we all live and work, by promoting fairer management practices, a better balance between work and family life and reducing gender disparities within the workplace.

The United Nations has established a comprehensive code of corporate conduct focused on empowering and investing in women worldwide. These principles provide companies with a set of goals to measure progress, and investors a set of guidelines against which to assess corporate performance on gender equality. The United Nations has also taken the lead creating a new Global Compact between business and society in support of development that benefits all. This partnership asks participants to embrace, support, and enacts within their sphere of influence a set of core values in the areas of human rights, labour standards, environmental sustainability and anti-corruption.
Microfinance and the Empowerment of Women

The Fourth World Conference on Women in Beijing (1995), put women's access to credit on the international agenda. Since then, the number of women receiving microfinance has increased rapidly. By 1999, the number of poor women receiving micro loans had more than doubled to 10.3 million poor, and by 2005, this had jumped to 69 million, or 84 per cent of the total number of poor people receiving microfinance. Women have now gained an international reputation for their excellent credit performance, making them a priority for poverty-oriented credit programs.

For the majority of women borrowers, credit is much more than access to money: it is about women lifting themselves out of poverty, and achieving economic and political empowerment within their homes, their villages, and their countries. For example:

- 40 per cent of poverty reduction in rural Bangladesh has been attributed to the role of microcredit.  

- Combining education and financial services programmes in Nepal has empowered women to ensure female children have equal access to food, schooling, and medical care, and given women a stronger role in property transactions, and domestic and familial choices.

Microcredit and achieving the MDGs

One of the major objectives of the International Year of Microcredit (2005), was to promote the role of microfinance in achieving the Millennium Development Goals. The General Assembly adopted a resolution (A/60/210), recognising the importance of microfinance in achieving the MDGs, especially goals 1 (reducing poverty), and 3 (gender equality and women’s empowerment). The resolution calls on Member States, the UN system and International Financial Institutions to maximize efforts and adopt policies to facilitate the expansion of microfinance to help meet the demands of the poor.

The 2006 Global Microcredit Summit adopted a specific target to **lift half a billion people out of extreme poverty** by;

- providing 175 million of the world’s poorest families, especially the women of those families, with microcredit, to ensure that at least 100 million families rise above the US$1 a day threshold.
In order to achieve this noble goal the full potential of microfinance must be realized. The most successful microfinance schemes have been complemented by access to other resources such as land and property, finance and marketing skills, as well as services that reduce women’s household and care-giving burden. Creating an enabling environment for microfinance and women’s empowerment can be achieved, by;

- **promoting women’s access to public services and employment opportunities.** Public policy should promote social inclusion and equal opportunities for poor women. Women can become powerful catalysts for development when empowered through microfinance, but require access to childcare, health, education and skills, employment opportunities, and greater control over their fertility and children’s education to enable them to take advantage of the opportunities that microfinance can provide.

- **establishing stronger partnerships** between the private banking sector and microfinance institutions so that the market plays a more effective role in contributing to poverty alleviation. Multinational banks that provide micro-loans have greater access to resources, banking technology, and broader range of financial services. These potential benefits however, need to be balanced against concerns arising from corporate lending practices and competition with microfinance institutions serving the poor.

- **providing complementary services with microfinance** such as literacy classes, business training and childcare. These are significant factors in improving both repayment rates and women’s empowerment; therefore it is important to resist pressures on microfinance programmes to reduce operational costs by cutting back on such essential complementary services.

- **including women’s empowerment indicators** in the design and evaluation of microcredit programmes. Best practices has shown that microfinance is more effective when assets used as collateral or purchased with loans are solely or jointly in women’s names; a range of savings products and facilities offering higher interest rates are made available; the lending process includes participatory consultations, including for non-business loans such as health, education, and housing.

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2 UNCDF website
8 February 2007

Excellency,

I have the honour to bring to your attention the programme for the informal thematic debate of the General Assembly on 6 and 7 March 2007, on the promotion of gender equality and the empowerment of women, including the list of confirmed panellists for the two interactive panel debates. Please be advised that short bios of the panellists will be put on the PGA website as they are received.

Please accept, Excellency, the assurances of my highest consideration.

Haya Rashed Al Khalifa

All Permanent Representatives and Permanent Observers to the United Nations New York
Informal Thematic Debate of the General Assembly
Promotion of Gender Equality and the Empowerment of Women
6 and 7 March 2007

6 March
General debate on the promotion of gender equality and the empowerment of women
10 a.m. – 1 p.m. General Assembly Hall

• President of the General Assembly H.E. Haya Rashed Al Khalifa
• Secretary-General Ban Ki-Moon

Statements should not exceed 5 minutes

Panel debate on women in decision-making:
3-6 p.m. Trusteeship Council Chamber

• Ms. Beatriz Paredes, Fundacion Colosio
• Ms. Srilatha Batliwala, Chair of WEDO Board
• Ms. Pregaluxmis Govender
• Mr. Anders Johnsson, Secretary-General, Inter-Parliamentary Union
• Ms. Mary Robinson, Ethical Globalization Initiative
• Ms. Mallika Dutt, Executive Director Breakthrough Campaign (moderator)

7 March
Panel debate on empowerment of women including microfinance:
10 a.m. – 1 p.m. Trusteeship Council Chamber

• Ms. Diane Elson, University of Essex
• Mr. Sam Daley-Harris, Director Microcredit Summit Campaign
• Ms. Gisele Yitamben, Founder and President, Association pour le Soutien et l’Appui à la Femme (ASAFE)
• Mr. Mohamed Chafiki, Director Financial Forecasts, Ministry of Finance and Privatization, Morocco
• (Moderator to be confirmed)

Please be advised that translation will be provided, including for the panel debates.
Excellency,

I wish to express my sincere appreciation to Member States for their interest in participating at a high level in the informal thematic debate of the General Assembly on the Promotion of Gender Equality and the Empowerment of Women on 6 and 7 March 2007.

There are now more than 70 speakers inscribed in the speakers’ list for the debate in the morning of 6 March, in the General Assembly. Given the large number of speakers, I have decided to extend the debate to the afternoon session in order to give Member States the opportunity to make statements.

However, I should appeal to speakers to make their statements as brief as possible, preferably 3 minutes each, and not to exceed 5 minutes, so that all delegations inscribed in the speakers’ list have the opportunity to be heard. Given the time restrictions, I should also encourage delegations that may not have the opportunity to speak during the debate to circulate their statements and actively participate in the panel discussions.

The panel discussions will take place in the Economic and Social Council Chamber. A final programme is attached at Annex 1. There will be open seating in the Economic and Social Council Chamber and delegates are invited to obtain their respective country name plates for the seating of their choice (one plus one). I have also invited a number of ECOSOC accredited non-governmental organizations, which are listed at Annex 2, to actively participate in the informal thematic debate.

To enable other representatives, media and interested personnel to follow the panel discussions, seats will be available in the balcony of the ECOSOC Chamber. Conference Room 4 has also been designated as an overflow room for the afternoon of 6 March and the morning of 7 March.

I look forward to welcoming you all to the thematic debate.

Please accept, Excellency, the assurances of my highest consideration.

Haya Rashed Al Khalifa

All Permanent Representatives and Permanent Observers to the United Nations.
New York
Annex I

Informal Thematic Debate of the General Assembly
Promotion of Gender Equality and the Empowerment of Women
6 and 7 March 2007

6 March
Debate on the promotion of gender equality and the empowerment of women
10 a.m. – 1 p.m. General Assembly Hall

• President of the General Assembly H.E. Haya Rashed Al Khalifa
• Secretary-General Ban Ki-Moon

Panel discussions on women in decision-making:
3-6 p.m. Economic and Social Council Chamber

• Ms. Beatriz Paredes, Fundacion Colosio
• Ms. Srilatha Batliwala, Board Chair Women’s Environment and Development Organization
• Ms. Pregaluxmis Govender
• Mr. Anders Johnsson, Secretary-General, Inter-Parliamentary Union
• Ms. Mary Robinson, Ethical Globalization Initiative
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• Mr. Mohamed Chafiki, Director Financial Forecasts, Ministry of Finance and Privatization, Morocco
• Dr. Juree Vichit-Vadakan, National Institute of Development Administration, Bangkok (moderator)
Annex II

Non-Governmental Organizations invited to the thematic debate of the General Assembly, to be held on 6-7 March 2007

Baha’I International Community
Ms. Bani Dugal

Center for Women’s Global Leadership
Ms. Charlotte Bunch (or) Ms. Cynthia Rothschild

Hague Appeal for Peace
Ms. Cora Weiss

International Women's Tribune Center
Ms. Mavic Cabrera-Balleza

MADRE
Ms. Monica Aleman

WEDO Women’s Environment and Development Organization
Ms. June Zeitlin (or) Ms. Doris Mpoumou

Women’s International League for Peace and Freedom
Ms. Samantha Cook

Women’s World Banking
Ms. Michaela Walsh (or) Ms. Mary Ellen Iskenderian

Zonta International
Ms. Jacqueline Shapiro
Excellency,

I have the pleasure to enclose herewith an informal summary of the proceedings of the informal thematic debate on the promotion of gender equality and the empowerment of women that took place on 6-8 March 2007.

A number of key findings and common concerns emerged from the debate. The debate emphasized the importance and relevance of gender equality, and that there are great challenges in implementing existing commitments in this regard. The importance of the UN in promotion of gender equality and empowerment of women was also confirmed.

I was encouraged by the interest in this debate. In the general debate there were more than 80 speakers, including 20 Ministers. The panel discussions on women in decision-making and economic empowerment including microfinance provided important insights regards lessons learned and obstacles.

I would like to thank all Member States for their support and active participation in the thematic debate.

Please accept, Excellency, the assurances of my highest consideration.

Haya Rashed Al Khalifa

All Permanent Representatives and Permanent Observers to the United Nations
New York
Informal debate of the General Assembly  
Promotion of gender equality and the empowerment of women  
6 – 8 March 2007

I. Introduction
The President of the General Assembly invited Member States and observers to an informal thematic debate of the General Assembly on the promotion of gender equality and the empowerment of women. The debate took place on 6, 7 and 8 March 2007. The debate provided an opportunity to share views on actions, best practices and lessons learned in the promotion of gender equality; to discuss how to bridge the gaps between policy and practice; and, to renew political commitments towards full implementation of existing agreements. The thematic debate consisted of a high-level debate and two interactive panel discussions.

The informal debate built on existing commitments on gender equality from the United Nations Charter to the Beijing Platform for Action and to the recognition by the World Summit in 2005 that gender equality and human rights are essential to advance development, peace and security (A/RES/60/1, para 12).

The informal debate was opened by the President of the General Assembly who noted that gender equality was not only the responsibility of women, but the responsibility of all, women as well as men. The Secretary-General made a statement in which he noted that gender equality and empowering women was a condition for building healthier, better educated, more peaceful and more prosperous societies. There were more than 80 speakers in the debate, including 20 Ministers.

The first interactive panel discussion focused on the role of women in decision-making at all levels and the second panel on the economic empowerment of women, including through micro-finance. Each panel event included contributions from panelists and an interactive exchange of views with Member States and representatives of non-governmental organizations.

The event was closed by the President of the General Assembly who called on participants to move from mere words to a speedy delivery on the promises made to accelerate the achievement of gender equality.

II. Key findings
A number of key findings and common concerns emerged from the informal debate:

1. There is a broad consensus that gender equality is a goal in its own right and is essential for communities and States to enjoy political stability and sustainable development;

2. The Beijing Declaration and Platform for Action, the outcome document of the twenty-third special session of the General Assembly, the Convention on the Elimination of All Forms of Discrimination against Women and the Millennium Development Goals together with other international and regional commitments are widely recognized as the guiding principles for the achievement of gender equality and the empowerment of women;
3. Women have made some progress in their representation in parliament, at the cabinet level, in the judiciary and in the private sector, sometimes due to quota systems and other measures, but women continue to be under-representation, lack of sufficient influence and power over decision-making processes and their outcomes, including resource allocations in all sectors;

4. The economic empowerment of women is critical to the achievement of gender equality. While micro-credit and micro-finance schemes constitute one poverty alleviation strategy, the impact of globalization and macro-economic policies require new initiatives to ensure and strengthen women’s access to decent work, markets and resources;

5. A broad set of measures are being taken across all regions to combat violence against women and girls, but there is also wide recognition that gender-based violence continues to be a major impediment to women’s and girls’ empowerment and to the development of communities and States;

6. Many strategies are available to address cross-cutting gender issues in all sectors, including through national mechanisms and institutions on gender equality; national gender equality policies and action plans; sector-specific laws and administrative measures; and gender-budgeting initiatives;

7. The empowerment of women depends on the implementation of inter-connected and multi-dimensional strategies in areas such as education, health care, economic and political participation and decision-making;

8. Women’s participation and leadership in conflict prevention, peace processes and conflict resolution as well as in peacekeeping operations is key to progress toward peace and security, including the full implementation of Security Council resolution 1325 on women, peace and security;

9. Obstacles to gender equality and the empowerment of women remain in the forms of patriarchal structures and norms; socialization processes based on rigid gender roles; discriminatory laws and practices; lack of access to education, health care, economic and other resources; inadequate sex-disaggregated data; and insufficient financial resources;

10. The achievement of gender equality requires collective commitments by individuals, communities and Member States to change deep-seated stereotypical attitudes and expectations toward gender roles;

11. More involvement by men and boys, and increased awareness among them about gender equality issues, are necessary to achieving gender equality and the empowerment of women;

12. Regional and international partnerships and cooperation between governments, bilateral and multi-lateral institutions, civil society and the private sector are effective tools for collecting and sharing expertise, information, good practices and lessons learned to empower women;

13. The role of the United Nations system in improving the political, economic and social status of women was clearly recognized, while at the same time the recommendations of the High-level Panel on System-wide Coherence for a stronger, well-resourced and more accountable gender entity with a focus on tangible results at the country level was widely supported.
III. General debate

A number of recurrent themes and concerns emerged during the general debate, which was based on the common understanding that women’s enjoyment of their human rights and fundamental freedoms throughout the life cycle improved not only their own and their families’ well-being, but also the political stability, peace and sustainable development of entire communities and countries.

1. International commitments

Many Member States noted that their efforts to promote gender equality and women’s and girls’ empowerment was guided by the Beijing Platform for Action, the Convention on the Elimination of All Forms of Discrimination against Women, and other international and regional human rights instruments. A number of Member States also referred to their commitment to implement Security Council resolution 1325 (2000) on women, peace and security. Member States reiterated that progress for women was progress for the of whole society, and that gender equality and the empowerment of women were essential to achieving international development objectives, including the Millennium Development Goals.

2. National implementation

While Member States recognized the persistent gap between de jure and de facto gender equality, many speakers referred to multiple gender equality initiatives at national level in areas such as decision-making, education, health, employment, microfinance, and poverty eradication, including through institutional mechanisms such as ministries on gender equality and inter-ministerial coordination mechanisms, gender equality action plans, constitutional and legal reforms, mechanisms to assess the gender impact of new policies and laws, the collection of sex-disaggregated data and gender-sensitive budgetary processes.

A number of Member States recognized the important partnerships with, and the role of non-governmental organizations and the private sector to empower women and achieve gender equality.

3. Empowerment of women

Several Member States recognized the linkage between women’s political and economic decision-making. With support of measures, including quotas and targets, there has been some increase in the number of women in parliaments and governments at national and local levels and in public administration, including women heading national banks and holding positions at all levels of the judiciary; and women managers in private companies. However, most Member States noted that much more progress needed to be made so that women could fully participate in the shaping of agendas and decision-making processes in all sectors.

As the same time, Member States noted inequalities in women’s access to employment, credit and technology, the vertical and horizontal segregation in the workforce, the over-representation of women among the unskilled workers, the unemployed and in the informal sector. They
pointed to the role of information and communication technologies to enhance the participation of women in the labour market and the need to provide skills and leadership training to women. Microfinance initiatives were seen as a key tool to women’s economic empowerment, in combination with support systems, training programmes and the removal of discriminatory laws and practices, such as access and control of land and other resources. Member States also referred to the need to take comprehensive measures in macro-economic, financial and social policies to ensure gender sensitive impacts.

A number of Member States highlighted the necessity to create conditions for women and men to be able to enjoy a better balance between their contributions to the labor force, and domestic and caring responsibilities.

4. Violence against women

Many Member States identified violence against women and girls, including trafficking, as a priority area and a major impediment to achieving gender equality, including women’s participation in the economy and political decision-making. A variety of measures were being taken in all regions, including the promulgation of specific laws on violence against women, including domestic violence acts, the provision of support services, targeted data collection, training of law enforcement personnel and budgetary allocations. Some Member States welcomed the recent studies of the Secretary-General on violence against women and against children, noting that both studies called for a multi-dimensional approach.

5. Peace and security

Several Member States noted the link between peace and security and the empowerment of women, and reiterated the need for the full participation of women in conflict prevention, peace negotiations and peacebuilding processes. A few Member States reported on their efforts to develop national action plans on the full implementation of Security Council resolution 1325. In some countries, barriers to women’s participation in the armed forces are being removed and efforts are made to increase the number of women in peacekeeping operations.

6. Challenges to gender equality and the empowerment of women

Member States recognized challenges to achieving gender equality and the empowerment of women, including poverty, the pandemic of violence against women and girls, HIV/AIDS, unequal access to education, patriarchal norms of institutions, the low number of women role models, inadequate sex-disaggregated data, lack of methodologies to measure and monitor progress, and inadequate financial and human resources.

7. Role of men and boys

Several Member States highlighted the lack of awareness on gender equality issues among men and boys, and stressed the importance of their involvement in addressing male privilege and achieving gender equality and empowerment of women.
8. Stereotypes, cultural and traditional practices
Several Member States were carrying out awareness raising and educational activities to change negative stereotypes and address harmful cultural practices such as female genital mutilation/cutting, widowhood-related rituals, early marriage, and son preference. The role of religion in the empowerment of women was noted with a caution against the misinterpretation of religious texts.

9. International cooperation
Some Member States noted the beneficial role of international cooperation for gender equality and the empowerment of women, including through collection and exchange of good practices and experiences, and access to knowledge and technology.

Some Member States referred to their bilateral and multilateral initiatives to support the empowerment of women and gender equality, including through mainstreaming gender perspectives in their development programmes.

IV. Interactive panels

1. Women in decision-making
a. Gaining access: numbers of women in leadership positions count
International commitments underline the right of women to participate in decision-making processes, but gaining access to institutions still remains the first challenge for women. In some countries, women had made some significant inroads in political participation, but the global average of women’s representation in national parliaments remained low at 17 per cent (as of 31 January 2007). While acknowledging that the number of women in decision-making positions in political and other spheres is not a sufficient indicator of women’s empowerment, participants also noted that women’s influence increases with their growing and sustained representation in political leadership functions. Women in government, parliament, the judiciary and other institutions serve as role models and thus as pull factors for other women. Strategies to increase women’s participation in political parties and parliaments such as quota systems, training, networking, capacity-building and resource allocations are well known, but must be better utilized to accelerate the pace of change.

b. Making a difference: the quality of women’s decision-making
In addition to quantitative aspects, the quality and outcomes of women’s decision-making was addressed. Women are often expected to exercise power differently, but their numeric representation does not always lead to substantively different participation from men. It was acknowledged that the impact of women’s participation and leadership in public and private institutions, as well as their achievement of gender equality goals, can be limited by patriarchal institutional norms and underlying informal power structures.
c. **Transforming leadership**

Women may exercise power differently, but insufficient data is available on the experiences and the impact of women in positions of power. The participants discussed the need for new concepts of power and leadership and pointed to the potential for gender equality advocates to transform institutions and the ways they function.

d. **Challenges**

Speakers identified a number of challenges. Existing patriarchal values and corruption in political parties are major obstacles to increasing women’s decision-making in the public sphere. Governments and international organizations (including the World Bank, WTO, EU and AU) need to be held accountable for their compliance with international commitments to gender equality and human rights.

Concerted steps need to be taken to ensure that new generations of young women leaders gain access to decision-making arenas. Violence against women continues to be a major impediment to women’s full participation in public and private institutions.

2. **Economic empowerment, including microcredit**

a. **Micro-finance for women’s empowerment**

Participants emphasized that poverty and lack of access to education, health services, property rights and credit were obstacles to the achievement of gender equality and the empowerment of women; and noted that microfinance provided innovative ways of overcoming these obstacles. The positive impact of microfinance on the lives of women and their families included economic empowerment, disruption of intergenerational transmission of poverty, encouragement of poor women to start their own micro-enterprises, and enhancement of women’s decision-making power in the home and the community at large.

However, participants emphasized that an enabling environment - with supportive legislation and policies: including, inheritance and property rights, credit and employment; investments in infrastructure; gender sensitive budgets and macro-economic policies; access to markets, - was required to ensure the full potential of microfinance on women’s empowerment. Supportive measures for microfinance included alternative collateral mechanisms, capacity-building of women entrepreneurs in areas such as identification of markets and management of enterprises; provision of health services and education programmes. It was also recognized that microfinance schemes would not provide livelihoods to all women and that policies also needed to address the need to create decent work opportunities for non-entrepreneurs.

Another crucial step was to bridge the gap between microfinance and the formal banking system to assist women entrepreneurs in graduating from micro-entrepreneurship in the informal sector to management of small and medium-size enterprises in the formal sector.

b. **Innovation at the macro-economic level**

Since the efficiency and viability of microfinance programmes is not guaranteed, especially on a large scale for women in precarious situations, participants emphasized the crucial role of governments in incorporating gender perspectives into macro-finance, i.e. fiscal and monetary
policies. Gender-sensitive policies would not only assist women entrepreneurs in accessing markets and obtaining reasonable interest rates for loans, but also promote decent employment opportunities, fair taxation, and investments in infrastructure. However, the current macroeconomic and fiscal position in many countries, developed and developing, had put pressures on public spending with negative consequences for women’s health, education and formal and informal employment opportunities.

An innovative approach had been used in India to establish both a Micro-credit Regulation Bill and an Employment Guarantee Scheme for women and men who lacked other viable income generating alternatives. Funds released through the Heavily Indebted Poor Countries (HIPC) initiative in Ghana had enabled the government to allocate resources towards education, health, water and sanitation, empowerment of women, and the establishment of a women’s development fund.

Participants highlighted the need to strengthen the integration of gender perspectives in the implementation of the aid effectiveness agenda by ensuring that the Paris Declaration on Aid Effectiveness included gender equality tools and methodologies. It was also critical that international economic and financial policy processes was aligned with international commitments on gender equality, such as the Beijing Platform for Action and the Convention on the Elimination of All Forms of Discrimination against Women.

c. Accountability on gender equality through gender-responsive budgeting

Participants stressed that gender-responsive budget initiatives were important tools for creating transparency, inclusiveness and fairness in public taxation and public expenditures and achieving gender equality outcomes. Efforts had been made in some countries to ensure participation of civil society, including women’s organizations, in the budget decision-making and impact evaluation processes. Since budgets were often presented in a very technical manner, initiatives had been taken to make them more understandable to parliamentarians, civil society and the general public, including through practical guides and handbooks. Training on gender-budgeting had been carried out for governments at both national and local levels. In addition, performance indicators and gender statistics, including on women’s participation, had been developed and reported to parliaments to ensure effective monitoring of the budget process and its impact on women. More efforts were needed to develop a culture of gender analysis in budgets, resources allocation frameworks and public sector performance indicators.

Participants called on UN support with regard to macro and microfinance initiatives. This included sharing experiences on gender sensitive budgeting and macroeconomic policy; evaluating the impact of microfinance schemes on women’s empowerment; supporting women and women’s NGOs in gender sensitive budget processes; and providing high level expertise and assistance for the integration of gender perspectives in international and national economic policy.

V. The United Nations gender architecture

Many speakers recognized the role of the United Nations in the promotion of gender equality and acknowledged the support received at the national level from United Nations entities, including
UNDP, UNFPA, UNICEF, UNIFEM, INSTRAW, and the gender units of the regional commissions.

At the same time, Member States expressed strong support for a more coherent, better coordinated and better resourced United Nations gender architecture with both normative and operational functions, which would strengthen the impact of gender equality and the empowerment of women programmes at the country level and across the Funds, Programmes, Agencies and Department of the United Nations. Member States also pointed out that each United Nations entity was responsible for mainstreaming gender perspectives in its policies and programmes, and called for much better accountability mechanisms to ensure proper implementation.

Some speakers called for an intergovernmental processes to discuss the recommendations in the report of the High-level Panel on System-wide Coherence.