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2009 World Survey on the Role of Women in Development: "Women's control over economic resources and access to financial resources, including microfinance"

Report of the Expert Consultation*

Organized by
The Division for the Advancement of Women

and hosted by the
Economic and Social Commission for
Asia and the Pacific (ESCAP)

Bangkok, Thailand

12-14 November 2008

United Nations Division for the Advancement of Women
Department of Economic and Social Affairs
Two UN Plaza – DC2-12th Floor, New York, NY 10017
Fax: (212) 963-3463 Email: daw@un.org

*The views expressed in this document are those of the experts and do not necessarily represent the views of the United Nations

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I. Introduction

1. The United Nations Division for the Advancement of Women (DAW) organized an Expert Consultation on "Women's control over economic resources and access to financial resources, including microfinance". The meeting was hosted by the Economic and Social Commission for Asia and the Pacific (ESCAP) in Bangkok from 12 to 14 November, 2008. The Expert Consultation was part of the Division's preparation of the 2009 World Survey on the Role of Women in Development, on women's control over economic resources and access to financial resources, including microfinance. Ms Naila Kabeer from the Institute for Development Studies, University of Sussex, United Kingdom, has been commissioned to prepare the report on the basis of consultation with a broad group of experts in the area of women's economic empowerment.

2. The World Survey on the Role of Women in Development is presented to the Second Committee of the General Assembly at five-yearly intervals and is focused on development issues affecting women. It has been prepared since 1986 to ensure enhanced attention to gender perspectives in regard to economic development. The relevant resolutions of the General Assembly on women in development have provided guidance to the Secretariat on the theme of the World Survey.

3. The 1999 World Survey focused on globalization, gender equality and work, and the 2004 World Survey addressed women and international migration. The General Assembly requested, in its resolution A/RES/59/248, the Secretary-General to update the World Survey on the Role of Women in Development for the consideration of the General Assembly at its sixty-fourth session; noting that the survey should continue to focus on selective emerging development themes that have an impact on the role of women in the economy at the national, regional and international levels.[1] At its sixtieth session, the General Assembly decided that the theme for the sixth survey would be "Women's control over economic resources and access to financial resources, including microfinance".[2]

4. The Expert Consultation provided an opportunity for a group of experts to identify the key issues to be addressed in the World Survey and to provide inputs on the conceptual framework, approach, methodology and data sources to guide preparation of the annotated outline and first draft of the World Survey. The outcome of this Expert Consultation is provided in this report.

II. Organization of work

A. Participation

5. The Expert Consultation was attended by six independent experts from different regions of the world[3] and two experts from the host organization ESCAP. Five observers (three representatives of the United Nations, one representative of an international organization and one

[1] A/RES/59/248, para. 2.
[2] A/RES/60/210, para. 38
[3] One expert submitted her paper, but was unable to attend the meeting.

representative of a civil society organization) also participated. The Expert Consultation was also attended by the consultant, eight other ESCAP staff and two staff members of the Division for the Advancement of Women. (see Annex I).

B. Documentation

6. The documentation of the meeting consisted of:

An outline prepared by a consultant on behalf of the Division for the Advancement of Women;
Seven papers prepared by experts.

7. This report and all documentation relating to the meeting (see Annex II) are available online at the website of the Division for the Advancement of Women:
http://www.un.org/womenwatch/daw/ws2009/

C. Programme of work

8. At its opening session on 12 November 2008, the meeting adopted the following programme of work (see Annex III):

- Opening of the meeting;
- Adoption of the programme of work;
- Presentation and discussion of the concept paper prepared by the Division for the Advancement of Women;
- Presentation of papers prepared by experts;
- Closing session

D. Opening statements

9. The Expert Consultation began with a welcoming message from Ms. Noeleen Heyzer, Executive Secretary of the Economic and Social Commission for Asia and the Pacific (ESCAP), delivered by Ms. Thelma Kay, Chief, Social Development Division. In her statement, Ms. Heyzer welcomed the participants and emphasized that access to resources was a crucial issue for women's empowerment and gender equality at the national, regional and international levels. She indicated that ESCAP was working on an energy security policy as a follow-up to the theme of the sixty-fourth session of the Commission of ESCAP in 2008. She also noted that the 2007 ESCAP Economic and Social Survey included a chapter on the cost of gender discrimination. She indicated that ESCAP would help to carry the core messages of the 2009 World Survey to its Member States.

10. The Expert Consultation was opened by Ms. Carolyn Hannan, Director, Division for the Advancement of Women. In her statement, Ms. Hannan welcomed all the participants and thanked the Economic and Social Commission for Asia and the Pacific (ESCAP), and in particular the Social Development Division, for hosting this Expert Consultation. She acknowledged the excellent collaboration and support provided by the Chief of the Social Development Division, Ms. Thelma Kay. She outlined the background for the convening of the

Expert Consultation as part of the preparation by the Division for the 2009 World Survey on the Role of Women in Development. She stressed the importance of the World Survey for raising awareness that gender equality and women's empowerment were not only important for social development but also imperative for economic development. The analysis during the expert consultation would provide the basis for the preparation of the World Survey, including further elaboration of the outline and would contribute to the policy recommendations to be presented to the General Assembly in 2009.

III. Background

11. Women's access to financial and economic resources was addressed at the Fourth World Conference on Women (1995), the twenty-third special session of the General Assembly (2000), and other intergovernmental processes, including the Millennium Summit (2000), the 2005 World Summit, and International Conference on Financing for Development (2002). A number of ILO Conventions and international human rights treaties, including the Convention on the Elimination of All Forms of Discrimination against Women (CEDAW) and the International Covenant on Economic, Social and Cultural Rights, also contain provisions promoting women's economic empowerment, including through access to and control over economic and financial resources.

12. The Beijing Platform for Action, adopted at the Fourth World Conference on Women, recognized that the empowerment of women was a critical factor in the eradication of poverty.[4] The Platform highlighted the differences in women's and men's access to and opportunities to exert power over economic structures in their societies. It emphasized that the development of economic structures and policies had a direct impact on women's and men's access to economic resources, their economic power and consequently the extent of equality between them at the individual and family levels, as well as in society as a whole.[5]

13. The Platform for Action recommended that Governments and the international community analyze policies and programmes from a gender perspective to promote more equitable distribution of productive assets, wealth, opportunities, income and services.[6] The Platform also recommended facilitating women's equal access to resources, employment, markets and trade through, inter alia, promoting and supporting women's self employment and the development of small enterprises, and strengthening women's access to credit and capital on appropriate terms equal to those of men.[7]

14. At its twenty-third special session in 2000, the General Assembly addressed the need to improve the access of women to financial and economic resources.[8] It acknowledged that policies and programmes should be formulated to achieve the goal of people-centred sustainable development, to secure livelihoods and adequate social protection measures, including safety

[4] United Nations (1995). *Report of the Fourth World Conference on Women, Beijing, 4-15 September 1995* (United Nations publication, Sales No. E.96.IV.13), chap. I, resolution 1, annex II, para. 49, New York.
[5] Ibid, para. 150.
[6] Ibid, para. 58 (b).
[7] Ibid, para. 166 (a).
[8] General Assembly resolution S-23/3 of 16 November 2000, annex, para. 53.

nets and strengthened support systems for families, to promote equal access to and control over financial and economic resources, and to eliminate increasing and disproportionate poverty among women.[9]

15. Recent outcomes of the Commission on the Status of Women have addressed the issue of economic empowerment of women within the context of its priority themes, and have focused on, inter alia, gender-sensitive macroeconomic policies, employment opportunities for women, and women's equal access to and control over resources and markets. In its agreed conclusions on "Eradicating poverty, including through the empowerment of women throughout their life cycle, in a globalizing world" adopted at its forty-sixth session, the Commission urged Governments to ensure that national legislative and administrative reform processes, including those linked to land reform, decentralization and reorientation of the economy, promote the rights of women, particularly those of rural women and women living in poverty, and take measures to promote and implement those rights through women's equal access to and control over economic resources, including land, property rights, the right to inheritance, credit and traditional saving schemes, such as women's banks and cooperatives.[10]

16. In its agreed conclusions on "Financing for gender equality and the empowerment of women" adopted at its fifty-second session in 2008, the Commission noted the growing body of evidence which demonstrated that investing in women and girls had a multiplier effect on productivity, efficiency and sustained economic growth, and that increasing women's economic empowerment was central to the achievement of the Millennium Development Goals and to the eradication of poverty. It also recognized that adequate resources needed to be allocated at all levels, mechanisms and capacities needed to be strengthened, and gender-responsive policies needed to be enhanced, to fully utilize the multiplier effect.[11]

17. Resolutions adopted by the Commission have also focused on women's economic empowerment. Resolution 49/8 on "Economic advancement of women" in 2005, for example, recognized that improving women's economic status also improves the economic status of their families and their communities and thereby creates a multiplier effect for economic growth. It called for actions to promote economic advancement for women at the national level.[12]

18. Global leaders at the 2005 World Summit acknowledged that "progress for women is progress for all"[13] and resolved to promote gender equality and eliminate pervasive gender discrimination by, inter alia, guaranteeing the free and equal right of women to own and inherit property and ensuring secure tenure of property and housing by women; promoting women's equal access to labour markets, sustainable employment and adequate labour protection; and ensuring equal access of women to productive assets and resources, including land, credit and technology.

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[9] Ibid, annex, para. 53.
[10] Official Records of the Economic and Social Council, 2002, Supplement No. 7 (E/2002/27- E/CN.6/2002/13), chap. I, sect. A, Agreed Conclusions, p. 11, para. 5 (aa).
[11] Official Records of the Economic and Social Council, 2008, Supplement No. 7 (E/2008/27- E/CN.6/2008/11), chap. I, sect. A, Agreed Conclusions, p. 2, para. 11
[12] Official Records of the Economic and Social Council, 2005, Supplement No. 7 (E/2005/27- E/CN.6/2005/11), chap. I, sect. D, Resolution 49/8, pp. 24-29.
[13] A/RES/60/1, para. 58.

19. The recent General Assembly resolution on "Women in development" (A/RES/62/206), adopted in 2007, recognized the need to empower women economically and politically, particularly poor women, and encouraged Governments, with the support of their development partners, to invest in appropriate infrastructure and other projects, as well as to create opportunities for economic empowerment, in order to alleviate for women and girls the burden of time-consuming everyday tasks. [14]

20. The articles of the Convention on the Elimination of All Forms of Discrimination against Women (CEDAW) require Governments to take measures to eliminate discrimination against women in all areas, including in the field of employment and in other areas of economic life. Article 3 asserts that States parties shall take in all fields, in particular in the political, social, economic and cultural fields, all appropriate measures, including legislation, to ensure the full development and advancement of women, for the purpose of guaranteeing them the exercise and enjoyment of human rights and fundamental freedoms on a basis of equality with men. Article 15 of the Convention asserts the full equality of women in civil and business matters. The Committee on the Elimination of Discrimination against Women addresses the issue of the economic empowerment of women in its general recommendations[15] and concluding observations.

21. The International Covenant on Economic, Social and Cultural Rights requires State parties to ensure the equal right of men and women to the enjoyment of all economic rights set forth in the Covenant. It includes a specific provision on fair wages and equal remuneration for work of equal value for women.

22. A number of International Labour Organization (ILO) Conventions are of particular relevance to gender equality, in particular the Discrimination (Employment and Occupation) Convention, 1958 (No. 111), the Equal Remuneration Convention, 1951 (No. 100), the Workers with Family Responsibilities Convention, 1981 (No. 156) and the Maternity Protection Convention, 2000 (No. 183).

IV. Economic empowerment of women

23. The World Survey will address women's control over economic resources and access to financial resources, including microfinance, within the broad framework of the economic empowerment of women. There is increasing recognition that women's economic empowerment is a key strategy for economic development. Increased access to and control over resources and opportunities for women not only improves the economic status of women themselves and their households and communities, but also creates a multiplier effect for economic growth. The lack

[14] A/RES/62/206, para. 19.

[15] These include "Temporary special measures", "Equal remuneration for work of equal value", "Unpaid women workers in rural and urban family enterprises", "Measurement and quantification of the unremunerated domestic activities of women and their recognition in the gross national product" and "Equality in marriage and family relations".

of economic empowerment for women both jeopardizes growth and poverty reduction and leads to less favourable development outcomes for women and their children.[16]

24. Participants emphasized the need to focus on achievements in terms of women's economic empowerment, identify the remaining gaps and challenges, and address some of the key constraints that have hindered progress in achieving women's economic empowerment. Participants also noted that the World Survey should explore the unrealized potential of women's economic empowerment and provide strategies for moving forward.

25. Participants noted that Governments had obligations to promote women's economic empowerment. In this regard, the World Survey should examine the potential impact of international human rights treaties, including the Convention on the Elimination of All Forms of Discrimination against Women (CEDAW) and the International Covenant on Economic, Social and Cultural Rights, which contain provisions promoting women's economic empowerment. The manner in which States can systematically and effectively utilize these instruments to overcome the barriers to women's economic empowerment should be explored.

26. It is also important to address some of the key constraints that have hindered progress in achieving women's economic empowerment. Lack of legal provisions guaranteeing the economic rights of women, coupled with customary laws that discriminate against women with regard to inheritance rights, hinder women's economic empowerment[17] and are major factors in women's vulnerability to poverty. Discrimination against women in the labour market and lack of adequate access to education, training and technology also constrain women's economic empowerment.[18] Stereotypical attitudes, traditional practices, and the unequal division of labour between women and men at the household level can exacerbate women's unequal access to and control over economic and financial resources.[19]

V. Macroeconomic policies

27. Participants discussed the macro environment for women's economic empowerment and the need to identify the inter-linkages with micro and meso levels. The recent financial crisis has illustrated the growing interdependence between regions. Changes in the political and economic environment in all regions with implications for women's empowerment were noted. Participants stressed the need to capture commonalities across regions, but also to make distinctions between them. The linkages between economic and social policies at different levels and their impact on women's economic empowerment should be explored in the World Survey.

28. Participants discussed the impact of trade on women's economic empowerment. Trade policies can have diverse effects on financial resources for gender equality creating both

[16] World Bank (2006). "Gender equality as smart economics: A World Bank Group Gender Action Plan (Fiscal years 2007–10)" (September 2006), Washington DC.
[17] United Nations Development Programme (2008). "Innovative approaches to promoting women's economic empowerment" Paper prepared for the partnership event on September 25, 2008: MDG3 – Gender equality and empowerment of women– A prerequisite for achieving all MDGs by 2015, p. 12.
[18] Ibid.
[19] Ibid.

opportunities and constraints through their impact on employment, income and prices. Trade can create employment opportunities for women in countries that export labour-intensive manufactured goods, but may also lead to unemployment of women if falls in prices force local industries to shut down or lay off workers.[20] It was suggested that trade's impact on women's economic empowerment was mediated through the impact of trade on asset accumulation, its impact on gender inequalities and the nature of the legal, institutional and policy frameworks.[21]

29. Research suggests that it is uncertain that trade and trade liberalization actually result in increased income, especially for women who are the most affected by the adjustment and implementation costs of trade reforms.[22] For example, in Sub-Saharan Africa, trade liberalization led to increased unemployment of women due to import competition and government policies promoting exports. Job creation for women was limited to a few sectors, such as non-traditional agriculture, clothing and textiles in export processing zones and services, which were often characterized by occupational segregation, lower wages and harsh working conditions.[23]

30. Poverty can force women to enter into trade as a survival strategy. For the majority of poor women in Sub-Saharan Africa, diversification into trade has not helped them move out of poverty as they could not accumulate assets.[24] Participants underscored that economic empowerment of poor women could happen only when women were able to accumulate and sustain assets in relation to income, consumption and production. Furthermore, women's economic empowerment is not only about access to and command over economic resources, but also relates to public, social, human and ecological capital.[25] Women's location within the trade sector and their position in the value chains are significantly determined by the entry costs to trade, with a clear segmentation between male-dominated high entry costs-high return activities, and low entry costs-low returns activities where women dominate.[26]

31. Although women make a major contribution to agricultural production, their contribution is underreported in all developing regions because women's work is often unrecognized or is considered part of household responsibilities.[27] Trade policies that promote cash crops and

[20] United Nations, Division for the Advancement of Women (1999). *World Survey on the Role of Women in Development: Globalization, Gender and Work* (United Nations publication, Sales No. E.99.IV.8), pp. 12-13, New York.
[21] Randriamaro, Zo (2008). "Trade, poverty and women's economic empowerment in Sub-Saharan Africa", expert paper prepared for the United Nations Expert Consultation, 12-14 November, 2008, Bangkok, Thailand, EC/WSRWD/2008/EP.1, p. 2.
[22] Ibid., p. 3.
[23] Ibid., p. 5.
[24] Whitehead, Ann (2005) 'The gendered impacts of liberalisation policies onAfrican agricultural economies and rural livelihoods', Background paper for the UNRISD report *Gender Equality: Striving for Justice in an Unequal World* , cited in Zo Randriamaro (2008). op. cit., p. 8.
[25] Randriamaro, Zo (2008). op.cit, p. 2.
[26] Ibid., p. 7.
[27] United Nations (2008). *Women 2000 and Beyond: Rural Women in a Changing World: Opportunities and Challenges.* New York: United Nations Division for the Advancement of Women, Department of Economic and Social Affairs, p. 9.

prioritize export-orientated growth usually benefit men who predominate in these areas.[28] In some cases, men may take over traditionally female crops when these are commercialized.[29]

32. Participants expressed concern about the increasing number of bilateral trade agreements and their potential negative impact on women. The divide between trade agreements and international commitments on gender equality needs to be reconciled, as instability of markets creates risks for women.[30] One Latin American country requested United Nations agencies to provide estimates on the impact of a bilateral trade agreement to determine which producers would be winners and losers. Findings helped determine which products should be excluded from the free trade agreements. A similar approach can be taken to determine the impact of trade agreements on women producers.

33. Participants highlighted the need for a new global trade regime and economic governance system to provide the necessary policy space for Governments to promote women's economic empowerment. The role of the State must be placed in a human rights framework, and effort made to ensure that trade policies lead to women's economic empowerment.[31]

34. Participants emphasized the need to address the biases against poor women small-scale traders in monetary, financial and fiscal policies. The implications of the concentration of poor women's activities in the unrecorded and unregulated informal trade sector should also be addressed. These women often lack capital to enable them to benefit from tariff exemptions, and they have little or no information on taxation policies.[32]

35. Because of women's limited access to decision-making in policymaking bodies, economic policies and strategies are often not gender-sensitive and can exacerbate women's unequal access to economic resources and opportunities. It is important that women participate at all economic decision-making fora at all levels in order to promote their interests.[33]

36. Participants noted the limited availability of quantitative and qualitative data. There are gaps in reliable sex-disaggregated data at national and household level on the entry costs to trade, returns and real incomes from trade. Labour force surveys in some countries, for example South Africa,[34] have provided data on trade, including in the informal sector. A number of countries, including Uganda, have carried out surveys on the cross-border informal sector.[35] Longitudinal studies are needed to identify the ways in which women move out of poverty. In many cases, methodological and analytical tools are at an experimental stage and need to be systematized and

[28] Randriamaro, Zo (2006). *Gender and Trade: Overview Report*. BRIDGE Cutting Edge Pack, Brighton: BRIDGE/Institute of Development Studies (IDS) 2006, University of Sussex, cited in Zo Randriamaro (2008) op.cit., p. 6.
[29] Thakur, Sarojini Ganju (2008). "Towards women's economic empowerment- enhancing women's control over economic resources", expert paper prepared for the United Nations Expert Consultation, 12-14 November, 2008, Bangkok, Thailand, EC/WSRWD/2008/EP.2, p. 8.
[30] Ibid., p. 13.
[31] Randriamaro, Zo (2008). op. cit., p. 7.
[32] Ibid., p. 10.
[33] Thakur, Sarojini Ganju (2008). op.cit., p. 13.
[34] South Africa (2007). Labour Force Survey, September 2007, Pretoria, South Africa: Statistics South Africa.
[35] Randriamaro, Zo (2008). op.cit, p. 12.

good practices disseminated. Gender-sensitive indicators are needed to measure progress in asset accumulation and changes in gender relations brought about by trade at all levels.[36]

37. Participants discussed gender perspectives on economic development in the Asia and the Pacific region. Developing countries in the region enjoyed impressive economic growth from 1997 to 2007—doubling in size in the last decade, but gender inequality persisted. In some countries, one in every 10 girls dies before reaching the age of one. One in every 50 women dies during pregnancy and delivery. Violence against women has been increasing. Only seven countries had more than 20 per cent women representatives in parliament. It is estimated that the region loses $42-$47 billion a year due to restrictions on women's access to employment, and $16–$30 billion a year from gender inequality in education.[37] Participants emphasized that gender equality is both a matter of human rights and a matter of economic efficiency. The importance of identifying the inter-linkages between social and economic policies was highlighted.

38. Progress achieved in a number of areas in the Asia and the Pacific region was noted in the discussion.[38] Women's life expectancy increased from 44 years in 1950 to 70 years in 2007. Infant mortality declined from 171 deaths per 1,000 live births in 1955 to 52 deaths. Female mortality has dropped by over 40 per cent since 1960 for most of the countries. Women's literacy rates increased significantly. The number of women parliamentarians has increased by 50 per cent since 1997. Simple measures, such as free primary education, ensuring schools are close to villages, providing safe transport and toilet facilities for girls, can reduce gender gaps in education.[39]

39. Similar results were seen in studies on Africa. A comparison between Sub-Saharan Africa and East Asia indicated that gender inequality in education and employment was estimated to have reduced Sub-Saharan Africa's per capita growth in the 1960-92 period by 0.8 percentage points per year.[40]

Recommendations

40. A number of concrete recommendations emerged from the discussions.

Governments and relevant stakeholders should:

- Systematize gender mainstreaming, including through the use of gender analysis and gender impact assessments, in all trade processes at all levels;

[36] Randriamaro, Zo (2008). op. cit., p. 10.
[37] United Nations Economic and Social Commission for Asia and the Pacific (2007). *Economic and Social Survey of Asia and the Pacific 2007: Surging Ahead in Uncertain Times* (United Nations publication, Sales No. E.07.II.F.4).
[38] Ibid.
[39] Ibid.
[40] Blackden, Mark C. and Chitra Bhanu (1998). Gender, growth and poverty reduction: Special programme of assistance for Africa, 1998 Status report on poverty in Sub-Saharan Africa. World Bank, Washington DC.

- Address the implications of the concentration of poor women's activities in the unrecorded and unregulated informal trade sector, especially in terms of the violations of their rights;

- Give adequate attention to the appropriate regulation of markets to ensure that markets do not exacerbate gender inequalities;

- Pay attention, during the formulation and implementation of trade policies, to women's multiple roles and unpaid work in production and social reproduction; and

- Systematically collect data on the gender-specific impacts of trade and the participation of women in different sectors and industries.

VI. Labour markets

41. Participants gave considerable attention to labour markets and decent work. While women's access to employment opportunities has increased in recent years, women are more likely than men to have low-productivity, low-paid and vulnerable jobs, with no social protection, basic rights or voice at work.[41] Globally, there also has been a shift of employment of women from agriculture towards services. In 2007, 46.3 per cent of women worked in the services sector, as opposed to 36.1 per cent in agriculture, which used to be the main source of employment for women ten years ago.[42] Participants noted that the World Survey should focus on women's employment in both the formal and informal sectors and address women's unpaid work in households, family businesses and subsistence agriculture. It was recognized that the consideration by the Commission on the Status of Women of the theme on "The equal sharing of responsibilities between women and men, including caregiving in the context of HIV/AIDS" in 2009 could contribute to the World Survey.

42. Women make up the majority of informal workers where jobs are flexible and compatible with unpaid caregiving roles and the skills requirements are low. Within informal employment, women are more likely than men to work as own-account workers, domestic workers, and unpaid workers in family enterprises.[43] While globally the share of vulnerable employment —the contributing family workers or own-account workers— decreased from 56.1 per cent in 1997 to 51.7 per cent in 2007, the vulnerable share is still larger for women than for men, especially in the world's poorest regions.[44] Women in the informal sector usually have no knowledge of their labour rights, and work in low-paid and irregular jobs with no social protection and conditions which do not comply with international occupational health standards.[45] Participants expressed concern that the main motivation for incorporating informal workers into the economy has been to widen tax base and increase revenue rather than to protect the rights of informal workers.

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[41] International Labour Organization (2008). *Global Employment Trends for Women 2008*, Geneva, p. 1.
[42] Ibid, p. 3.
[43] UNIFEM (2005). *Progress of the World's Women 2005: Women, Work and Poverty.* New York, p. 44.
[44] International Labour Organization (2008). op. cit., p. 3.
[45] Tulaphan, Poonsap (2008). "Economic empowerment of women in the informal economy in Thailand", expert paper prepared for the United Nations Expert Consultation, 12-14 November, 2008, Bangkok, Thailand, EC/WSRWD/2008/EP.6, pp. 4-5.

43. Informal workers lack sufficient bargaining power. Participants underscored the need for empowerment programmes to strengthen informal workers' capacity to bargain with employers and other authorities. Improved organizing skills are necessary to address issues such as low income, poor social security, limited job choices, health risks and unsafe working conditions. At the same time, collective bargaining power is needed to increase women's access to appropriate technology and skills development opportunities.[46] It was suggested that the World Survey should identify good practices of member-based organizations of the poor in the informal economy and document case studies of efforts to promote these organizations.

44. The International Labour Organization Home Work Convention (C 177) aims to protect the labour rights of millions of homeworkers worldwide and supports homeworkers' rights to organize and participate in organizations, to be treated without discrimination in employment, and to access adequate occupational health, safety and working environments and other development opportunities to raise their potential. As of November 2008, only five countries have ratified this Convention —Finland (1998), Ireland (1999), Albania (2002), Netherlands (2002) and Argentina (2006).[47] Participants suggested that this should be highlighted in the World Survey.

45. The potential impact of social protection measures on women's economic empowerment was discussed. Every worker should have the right to social security. Social protection should be guaranteed regardless of labour market status. Women in the informal economy receive minimal attention in policies. The contribution of women in the informal sector tends to be ignored in calculations of the gross domestic product (GDP). It was suggested that Governments should allocate resources to women's empowerment in the informal economy.

46. Participants noted that an evaluation of the Ethical Trading Initiative[48] —an alliance of companies, trade union and non-government organizations committed to improving working conditions in global supply chains— in China, Costa Rica, India, South Africa, United Kingdom, and Vietnam revealed that most companies complied least with respect to organization of workers – unions being unable to mobilize and negotiate. Lack of universal social protection meant that there was always an outsider willing to work for less than the one employed at the time.

47. Several organizations have undertaken initiatives to ensure women's access to social protection. The Women in Informal Employment: Globalizing and Organizing (WIEGO) network, for example, lobbied for social protection on the basis of the contribution of the informal sector to GDP.[49] Estimates show that the average share of informal sector in non-agricultural GDP varies from, at the lower end of the scale, 27 per cent in Northern Africa, 29 percent for Latin America, and 31 percent for Asia, to a high of 41 per cent for sub-Saharan Africa. This contribution varied among the countries reported– from 13 per cent in Mexico to 58

[46] Ibid., p. 5.
[47] Ibid., p. 6.
[48] http://www.ethicaltrade.org/ (Accessed on 10 February 2009)
[49] http://www.wiego.org/about/ (Accessed on 10 February 2009)

per cent in Ghana.[50] The National Commission for Enterprises in the Unorganized Sector was set up in India as an advisory body and a watchdog for the informal sector to bring about improvement in the productivity of these enterprises, by creating large scale employment opportunities on a sustainable basis, particularly in rural areas. In 2007, the Commission presented two draft bills to safeguard working conditions and introduce a national social security scheme for workers in the unorganized sector.[51]

48. Participants emphasized that the care economy should be viewed as an integral part of the whole economy. Care work, which includes both direct and indirect care of persons, as well as supportive services such as cleaning and cooking, contributes to human capabilities development and to economic growth.[52] Participants noted that women continue to bear the responsibility of unpaid care work, which includes managing a household, cooking, cleaning, collecting fuel and water and caring for family members.[53] Unpaid care work affects women's ability to undertake paid work, as well as the type, duration and location of their work, and may force women to turn to vulnerable and informal employment.[54] The HIV/AIDS pandemic further increases the burden of unpaid care work on women and girls, as responsibilities for care of family members living with HIV fall disproportionately on them.[55] Both informal sector employment and unpaid care work are excluded from the gross national product.[56] Policy responses to care work include provision of care services, primary education and health services, social protection measures, parental leave provisions[57] and investments in public infrastructure.

49. In the context of the care economy, women's vulnerability to abuse in the health care systems was mentioned. A fieldwork study in Tanzania showed cases of abuse also concerned the behaviour of nursing staff, especially in maternity wards.[58] Because of detachment between staff and patients, some women prefer to deliver their babies outside hospitals, in the presence of traditional birth attendants, to avoid such potential abuse.

50. Social protection measures, including health insurance, unemployment insurance and pension funds, play a crucial role in providing support for the costs of family care responsibilities by insuring against health-care costs, disability, unemployment and loss of income in old age.[59] The universal 30-baht health-care scheme in Thailand, for example, provided an opportunity for the citizens, who did not belong to the social security health insurance scheme or the civil

[50] http://www.wiego.org/about_ie/causesAndConsequences.php (accessed on 10 February 2009)
[51] http://nceus.gov.in/press_release_july_07.htm (accessed on 10 February 2009)
[52] United Nations Research Institute for Social Development (UNRISD) (2008). Paper prepared as contribution to the Expert Group Meeting on "Equal sharing of responsibilities between women and men, including care-giving in the context of HIV/AIDS", 6-9 October 2008, Geneva, Switzerland. EGM/ESOR/2008/BP.3). pp. 5 and 31.
[53] Elson, Diane (1999). "Gender Budget Initiative Background Papers", London: Commonwealth Secretariat, p. 4.
[54] International Labour Organization (2008). Paper prepared as contribution to the Expert Group Meeting on "Equal sharing of responsibilities between women and men, including care-giving in the context of HIV/AIDS", 6-9 October 2008, Geneva, Switzerland. EGM/ESOR/2008/BP.2. p. 3.
[55] UNAIDS, UNFPA and UNIFEM (2004). *Women and HIV/AIDS: Confronting the crisis.* New York. p. 31.
[56] Elson, Diane (1999). op.cit., p. 4.
[57] United Nations Research Institute for Social Development (UNRISD) (2008). op. cit., pp. 3-4.
[58] Mackintosh, Maureen and Paula Tibandebage (2000). Sustainable redistribution with health care markets? Rethinking regulatory intervention in the Tanzanian context. Open discussion papers in economics, No. 23, Milton Keynes.
[59] International Labour Organization (2008). op. cit., p. 13.

servants' medical benefit scheme, to access basic health care with a medical consultation and treatment for a cost of 30 baht for each visit.[60] The Asian Development Bank constructed a social protection index to evaluate national social protection programmes to enable the monitoring of changes in social protection provision over time, and to facilitate international comparisons of social protection provision.[61]

51. Participants recommended that the World Survey should explore the manner in which policies, legislation and other measures could address women's unpaid care work, including through promoting equal sharing of responsibilities between women and men in public and private life. In this respect, it was suggested that the World Survey be guided by the outcome of the 53rd session of the Commission on the Status of Women on "The equal sharing of responsibilities between women and men, including caregiving in the context of HIV/AIDS".

52. An intra-household bargaining model[62] was introduced to illustrate how working for a wage can increase women's autonomy, by increasing their bargaining power in the presence of enabling conditions, such as social protections provided by States, organizations and communities.[63] Raising women's real incomes and reducing the cost of child-rearing through the tax system can lower women's financial dependence on men and strengthen their fall-back positions. Eliminating gender inequalities in property rights, inheritance rules and divorce laws can also strengthen women's fall back positions. However, if trade liberalization increases pressure on public budgets, or raises the bargaining power of firms relative to workers and the State, it can lower the supply of social protections, and consequently weaken the link between employment and women's empowerment.[64] Participants emphasized that it was important to ensure that modes of global integration "crowd-in" social protections as well as create employment opportunities for women. Otherwise, the potential empowerment effects of wages might well be offset by a growing gap between the need for and supply of social protections.[65]

53. It was noted that central bank policies could have an impact on women's economic empowerment.[66] Restrictive monetary policies –with the goal of maintaining a low rate of inflation—can have a negative impact on women's employment opportunities in developing countries.

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[60] International Labour Organization (2004). Thailand, A technical note to the Government: Financing universal health care in Thailand, Geneva/Bangkok.

[61] http://www.adb.org/Documents/Books/Social-Protection/Volume2/ (Accessed on 10 February 2009)

[62] In this model, a set of individual constraints —time, wages, prices, non-wage income, unemployment, non-market production—and priorities and needs combine to form an individual's "provisioning capacity", which captures each person's individual capability to fulfil their own wants and needs and the responsibilities they have to others. The outcome in this model depends on gains to cooperation – the difference between individual provisioning capacity and fallback position—, as well as voice. For further details on this model, see Braunstein (2008).

[63] Braunstein, Elissa (2008). "Women's employment, empowerment and globalization: an economic perspective" expert paper prepared for the United Nations Expert Consultation, 12-14 November, 2008, Bangkok, Thailand, EC/WSRWD/2008/EP.3, pp. 4-5 and 10.

[64] Ibid, p.10.

[65] Ibid, p.10.

[66] Braunstein, Elissa and James Heintz (2006). Gender bias and central bank policy: Employment and inflation reduction. *GEM-IWG Working Paper* 06-1, Salt Lake City, Utah.

54. Research has also shown that economic growth is associated with gender-based wage gaps in semi-industrialized countries.[67] Keeping women's wages lower seemed to create a comparative advantage for a country in terms of its exports. Participants noted that gender wage gap seemed to be low for low-skilled positions.

55. Participants noted that migration of women was driven by the segregated labour market. Women increasingly migrate as care or domestic workers. In some regions, men migrate to seek work, leaving women with the sole responsibility for agricultural production, in the context of limited rights to land and property ownership and access to economic resources.[68] Women, who remain behind when their husbands or children migrate, assume new roles and responsibility for decisions affecting the social and economic well-being of their families. Migration can empower women, but can also subject women to exploitation and gender-based violence.[69]

56. Participants discussed the role of technology in empowering women. It was noted that, in some cases, technological advances—for example in some export sectors, the agricultural sector and the dairy industry in Europe— had negative impacts on women's employment by mechanizing production and reducing dependence on labour. Examples of the use of Information and Communication Technologies (ICT) for women's empowerment were provided. ESCAP, together with the Sookmyung University, Asian Pacific Women's Information Network Centre, implemented a project (2005-2007) to empower rural women. The project provided capacity-building in entrepreneurship and the use of ICT as a tool for socioeconomic development, by promoting entrepreneurship in women's cooperatives in the niche market of "green" (organic) products. Countries in the project included Bangladesh, Bhutan, Cambodia, China, Lao PDR, Maldives, Mongolia, Myanmar, Nepal, the Republic of Korea and Timor-Leste. Some of the constraints rural women faced in adoption of new ICT included those related to awareness, access, affordability and capacity. The project established a pilot e-business centre in a rural women's cooperative and created a knowledge network of women's cooperatives in the region to share information, experiences and knowledge on entrepreneurship, the market and products.[70]

57. Another example provided was the work of Women's Net in South Africa —a feminist organisation that promotes the use of ICT to achieve gender equality and justice in South Africa. The organization has provided training and facilitated content creation and dissemination that supports women and girls, and women's and gender equality organisations and networks, to develop their own content and increase ICT use.[71]

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[67] Seguino, Stephanie (2000). Gender inequality and economic growth: A cross-country analysis. *World Development* 28(7): 1211-1230.
[68] World Bank, FAO and IFAD (2008). *Gender in Agriculture Sourcebook.* Washington, DC., p. 1
[69] United Nations Division for the Advancement of Women (2004). *World Survey on the Role of Women in Development: Women and international migration* (United Nations publication, Sales No. E.04.IV.4), pp. iii and 2, New York.
[70] Sicat, Marie (2008). Establishment of sustainable e-business and network for green coop enterprises for women in rural communities. Presentation prepared for the United Nations Expert Consultation, 12-14 November, 2008, Bangkok, Thailand,
[71] http://womensnet.org.za/ (Accessed on 18 February 2009)

58. Initiatives taken to empower women in the United Republic of Tanzania through small and medium enterprises were presented. These included increasing women's access to financial services such as credit, training in entrepreneurship, training in business management and access to market. It was noted that even if the legislative framework promoting gender equality and women's economic empowerment is progressive, implementation could be hindered due to gender stereotypes. The gender wage-gap is more common than openly admitted. Women in the manufacturing sector, for example, are paid 3.5 times less than the average income of their male colleagues. The gender wage gap was substantially lower in the informal sector. [72]

59. Adjustments of gender imbalances in the business sector requires that biases in structures and institutions are addressed and measures developed to ensure that business development processes benefit both women and men. Achieving gender equality in the private sector requires establishing gender balance, or a critical mass of women beyond clerical and lower administrative positions; encouraging private sector to increase recruitment of qualified female personnel in management positions; and creating more gender-balanced business associations, especially private sector interest groups . [73]

60. Participants noted that the Survey should also explore the role of the private sector in women's economic empowerment, including through increasing women's participation in corporate boards, developing family-friendly policies and providing social protection measures such as leaves and flexible working arrangements. For example, family-friendly policies and voluntary codes of conduct, with built-in monitoring and verification systems, have been introduced by some employers in the private sector to ensure workers' rights in this respect, including improving overall business productivity. [74]

Recommendations

61. A number of concrete recommendations emerged from the discussions.

Governments and relevant stakeholders should:

- Create a conducive legislative and regulatory framework for women's economic empowerment in employment, including through promoting and protecting the rights of all workers, including home-based workers and other workers in the informal sector; ensuring property rights; and developing codes of conduct for businesses;

- Provide social protections in order to reduce income variability and insecurity, and ensure that globalization processes "crowd-in" social protections;

- Ensure women's equal access to income-generating activities;

[72] Mhina, Edward (2008). "Women's control over economic resources and access to financial resources: A case on strengthening the business environment in Tanzania" expert paper prepared for the United Nations Expert Consultation, 12-14 November, 2008, Bangkok, Thailand, EC/WSRWD/2008/EP.4, p. 8.
[73] Ibid., p. 5.
[74] International Labour Office (2004). Breaking through the glass ceiling: Women in management: Update 2004, Geneva, p. 18.

- Enhance the bargaining power of workers, especially women workers;

- Ensure that debt repayment does not take away resources from women's economic empowerment;

- Reduce the burden of care on women as well as other reproductive responsibilities, including through provision of child care and investing in time-saving infrastructure;

- Avoid deregulating labour markets to attract international capital if it creates poor working conditions for women and men;

- Ratify and implement the International Labour Organization Home Work Convention (C 177);

- Legalize homeworkers and set standards on domestic workers at the ILO Conference in 2010; and

- Promote the access of women in the informal economy to decent work, through promoting and ensuring fair wages, secure employment; and opportunities for entrepreneurship development.

VII. Land and other resources

62. Participants discussed women's access to land and other resources and assets, including through inheritance, markets and legislation, as critical to women's economic empowerment. Participants noted that women's access to common resources and public goods and services should also be addressed in the World Survey. Land ownership has direct economic benefits as a source of income, as a key input for production, and as collateral for credit.[75] Women's access to property impacts on the level of productivity, access to credit and negotiating skills, and enhances their economic and social participation at the household level. Some evidence suggests that there is less violence toward women when they are owners of economic resources.[76] Participants noted however the need for further research in this area. It was also noted that women who are owners of land or other property have more financial security when they are older. [77]

63. Some progress has been made through legislative reform to secure women's access to land and assets. In Brazil, for example, women participated in rural unions and autonomous organizations in the early 1980s and fought for their land rights, which were formally attained in the 1988 Federal Constitution which established that in land to be distributed through the

[75] United Nations Development Programme (2008). op. cit., p. 75.
[76] Parada, Soledad (2008). "Rural women in Latin America and their access to economic resources", expert paper prepared for the United Nations Expert Consultation, 12-14 November, 2008, Bangkok, Thailand, EC/WSRWD/2008/EP.5, p. 4.
[77] Ibid., p. 4.

agrarian reform, "land titles or use rights [should] be given to men, to women, or to both, independent of their civil status".[78]

64. Effective implementation of legislative reforms is hindered by obstacles, such as stereotypical attitudes, socio-cultural practices, and lack of political will and resources.[79] Increasing urbanization has intensified the competition between rural and urban areas for scarce resources, such as water.[80] Access to water and irrigation depends not only on the physical availability of water, but also on legal and regulatory systems governing its distribution and the negotiating power of different actors, as well as on the technological and institutional development.[81] In Latin America, women's limited access to water for household use and irrigation negatively impacts their productivity.[82]

65. In response to the food crisis, multinational companies have purchased land for agricultural purposes in developing countries, which is expected to reduce women's access to land previously used for food production. Women and girls are particularly impacted by the food crisis firstly as food crop producers, but also as consumers, since they have to allocate a large share of their incomes to food. Women are also disproportionately affected by fiscal policies that are implemented in response to the crisis.[83]

66. Participants noted that few studies looked at the gender dimensions of asset ownership. The study by Doss, Grown and Deere (2008)[84] provides a framework for collecting data on individual level asset ownership and analyzing the gender asset gap. It was also noted that women farmers were under-counted in statistics, as in some contexts women would only refer to themselves as farmers in surveys if they are interviewed in the absence of men.

67. Hernando de Soto's concept of the formalization of assets[85] was raised as a useful approach for increasing women's access to assets. Shared ownership of title deeds and the requirement of consent by both women and men for lateral were also suggested as further measures for ensuring women's equal access to assets.

68. Participants emphasized the need to look at the impact of climate change on women's economic empowerment. In Latin America, climate change has created difficult conditions for agricultural development and for rural women in particular.[86] Some women were being pushed to less fertile and marginalized land, as a result of climate change and the demand for energy crops—plants used for making biofuels.

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[78] Deere, Carmen Diana (2001).Gender, land rights, and rural social movements: Regional differences in the Brazilian agrarian reform. Paper prepared for delivery at the 2001 meeting of the Latin American Studies Association, Washington DC, September 6-8, 2001.
[79] UN-Habitat (2007). Policy makers guide to women's land, property and housing rights across the world. Nairobi.
[80] World Bank, FAO and IFAD (2008). op. cit. p. 368.
[81] Parada, Soledad (2008). op.cit., p. 6.
[82] Ibid., p. 13.
[83] Randriamaro, Zo (2008). op.cit, p. 6.
[84] Doss, Cherryl, Caren Grown and Carmen Diana Deere (2008). Gender and asset ownership: A guide to collecting individual-level data. Washington DC: World Bank, Policy Research Working Paper, No. 4707.
[85] De Soto, Hernando (2000). *Mystery of capital, why capitalism triumphs in the west and fails everywhere else*. New York: Basic Books.
[86] Parada, Soledad (2008). op.cit., p. 4

69. The Global Gender and Climate Alliance, founded by the Women's Environment and Development Organization (WEDO), the United Nations Development Program (UNDP), the United Nations Environment Program (UNEP) and the International Union for the Conservation of Nature (IUCN), was mentioned as a unique network of non-governmental and inter-governmental organizations and United Nations agencies, whose goal was to ensure that all climate change decision-making, policies and initiatives, at all levels, were gender-responsive.

Recommendations

70. A number of concrete recommendations emerged from the discussions.

Governments and relevant stakeholders should:

- Take measures at all levels to address the gender inequalities in land and property rights and rights to other assets at all levels -- at the macro-level through policies, legislation and regulations; at meso-level through social, political and economic actions; and at the micro level through specific measures for farms and households;

- Strengthen women's organizations and develop a participatory framework to ensure women's involvement in the design of policies in order to guarantee women's equal access to economic and natural resources; and

- Identify and address the gender-differentiated implications of the food and energy crises, as well as the impacts of climate change, on women.

VIII. Financial resources

71. Participants underscored the importance of public finance management, including gender-responsive budgeting, in ensuring that resources are allocated to promote women's economic empowerment. Policy commitments to economically empower women have not been matched by sufficient resource allocations. Institutionalization of gender-responsive budgeting would ensure systematic and effective assessment of gender-specific priorities and needs and allocation of adequate resources. The formulation of budgets at local, provincial and state levels can directly and indirectly impact women's access to economic and financial resources.

72. Tax systems generally fail to take into account unpaid care work, resulting in women paying what has been termed a "reproduction tax"[87], that is, the hours spent in bearing and raising children, and caring for family members, which limits women's participation in paid work. On the revenue side, tax systems can affect women's access to the labour market by influencing how women and men allocate their time to formal, informal and unpaid work.[88] On the expenditure side, resources can be allocated to enhance the productive capacity of women and to support their access to markets. Participants noted the negative impact of tax concessions

[87] Palmer, Ingrid (1995). Public finance from a gender perspective. *World Development*, Vol. 23, No. 11, p. 1983.
[88] Elson, Diane (2006). *Budgeting for Women's Rights: Monitoring Government Budgets for Compliance with CEDAW.* New York: UNIFEM, pp. 79-80.

to attract foreign direct investment on Government budgets, and suggested that Governments should look into the gains from multilateral tax coordination.

73. Since women tend to have shorter work histories in the formal sector, because of interruptions for child care and early retirement, as well as lower wages than men, they may not benefit fully from social security and social welfare measures. Women are, for example, likely to earn smaller pensions than men.[89]

74. Participants discussed official development assistance (ODA) as a critical mechanism for the economic empowerment of women. ODA funding for the empowerment of women has been mostly directed to the social sectors, mainly health and education, with limited funds allocated to areas such as agriculture, infrastructure or finance.[90] In addition to allocating funds to economic sectors, systematic incorporation of gender perspectives in all ODA sectors is essential to increase women's access to and control over resources. It was suggested that, in its discussion of resources for gender equality from domestic and external sources, the Survey should be guided by the outcome of the Commission on the Status of Women at its 52nd session on "Financing for gender equality and the empowerment of women."

75. Women's access to microfinance was discussed. The World Survey should focus on women's access to all financial services, including savings, insurance, remittance transfers and credit, which is essential for women to fully benefit from economic opportunities. Research on women's access to financial services has mainly focused on microfinance —banking and financial services targeted to low-income women clients. Participants noted that microcredit was not sufficient for women's economic empowerment. They emphasized the importance of looking at both the positive and negative aspects of microcredit, since research in some areas has led to a debate on whether all micro-credit programmes contribute to the empowerment of women.

76. Microfinance made a difference for women's economic empowerment in terms of organization and savings. While women constitute the majority of the poorest clients of microcredit institutions,[91] they generally receive a smaller amount of money than men.[92] The impact on women's empowerment has been shown to be limited in programmes where women's economic contribution to the household substitutes that of men, or where women's workloads are increased.[93]

77. Experts noted that while extensive research on the impact of microcredit on women is available for South Asia, research on Africa has been limited. It was noted that, in Latin America, fewer women than men have access to credit. For example, a study in Ecuador

[89] World Bank (2004). Gender-differentiated impacts of pension reform. Washington, D.C., PREM Notes: Gender, No.85, April 2004, p. 1.
[90] OECD-DAC (2007). Aid to support gender equality, 2001-2005. Paris.
[91] Daley-Harris, Sam (2005). *State of the Microcredit Summit Campaign Report 2005.* Microcredit Summit Campaign, Washington, D.C., p. 24.
[92] Cheston, Susy and Lisa Kuhn (2002). Empowering women through microfinance. Paper Commissioned by the Microcredit Summit Campaign, Washington, D.C., p. 4.
[93] Mayoux, Linda (2002). Microfinance and women's empowerment: Rethinking 'best practice'. Development Bulletin, No. 57, Development Studies Network, Canberra, Australia. p. 76.

revealed that women did not request loans because they were afraid to approach a bank, felt they could not meet collateral requirements or found loan-granting process too long. [94]

78. Participants noted challenges in scaling up microfinance initiatives. Innovative approaches involved collaboration of banks, Governments and donors. The United Kingdom Department for International Development (DFID) Finance Development Challenge Fund provided funding to the private sector to be used in micro-insurance and microfinance initiatives.[95] Participants also noted that microfinance targeted poor women and men, and did not cover the needs of middle-income women and men who were finding it increasingly difficult to start businesses.

79. Microfinance was also criticized for not being able to reach extremely poor women and men. Evidence suggested that microcredit generally worked better as a social protection mechanism for women rather than a poverty reduction mechanism. In many cases, credit was used for subsistence production and payment of debt. In only a few cases, for example in Bangladesh, was microcredit used as a mechanism for poverty reduction.

Recommendations

80. A number of concrete recommendations emerged from the discussions.

Governments and relevant stakeholders should:

- Ensure political commitment to women's economic empowerment and the necessary coherence between economic and social policies for its achievement;

- Adopt gender-responsive budgets in a systematic manner to ensure the adequate allocation of resources for the achievement of commitments on gender equality and the empowerment of women; and

- Ensure a reduction of the burden of care to enhance women's participation in the labour market through increased policy attention and legislation.

VIII. Measuring women's economic empowerment

81. Participants reiterated the importance of addressing conceptual and methodological issues related to the measurement of women's economic empowerment, in order to identify gaps and challenges, inform development of gender-sensitive policies and programmes, and systematically and effectively monitor progress in women's economic empowerment.

82. The following areas were suggested as needing further attention in order to improve measurement of women's empowerment:[96]

[94] Parada, Soledad (2008). op.cit., p. 7.
[95] Thakur, Sarojini Ganju (2008). op.cit., p. 6.
[96] Mhina, Edward (2008). op.cit., p. 10.

- Significant improvement in collection, dissemination and use of sex-disaggregated data;

- Development of indicators in a few critical areas where availability of sex-disaggregated data permits;

- Effective monitoring and evaluation procedures to ensure full implementation of policies, legislation and other measures, and clear reporting requirements, for example, in relation to microfinance and property rights; and

- Effective and systematic use of gender-responsive budgeting processes to measure progress in allocation of resources and expenditure patterns.

ANNEX I

List of Participants

Experts

Ms. Elissa Braunstein (US)
Assistant Professor
Colorado State University
Fort Collins, United States

Ms. Larissa M. Kapitsa* (Russian Federation)
Associate Professor
Department of the World Economy
Moscow State Institute of International Relation
Moscow, Russian Federation

Mr. Edward Mhina (United Republic of Tanzania)
Chief Consultant
GAD Consult
Dar Es Salaam, Tanzania

Ms. María Soledad Parada (Chile)
Consultant
Santiago, Chile

Ms. Sarojini Ganju Thakur (India)
Principal Secretary
Department of Environment & Scientific Technologies
Himachal Pradesh, India

Ms. Poonsap Tulaphan (Thailand)
Manager
Foundation for Labour and Employment Promotion (Homenet Thailand)
Bangkok, Thailand

Ms. Zo Randriamaro (Madagascar)
Consultant
Antananarivo, Madagascar

Experts from ESCAP

Ms. Marie Sicat
Gender Equality and Empowerment Section
Social Development Division
United Nations Economic and Social Commission for Asia and the Pacific (ESCAP)
Bangkok, Thailand

Ms. Shamika Sirimanne
Chief, Trade Facilitation
Trade and Investment Division
United Nations Economic and Social Commission for Asia and the Pacific (ESCAP)
Bangkok, Thailand

** Submitted paper, but was unable to participate.*

Consultant

Ms. Naila Kabeer
Professorial Fellow and Team Leader
Vulnerability and Poverty Reduction
Institute of Development Studies
at the University of Sussex,
Brighton, United Kingdom

Observers

1. United Nations system

Ms. Rakawin Leechanavanichpan
Programme Officer
ILO Asian Regional Programme on
Governance of Labour Migration
International Labour Organization
Bangkok, Thailand

Mr. Darryl Macer
Regional Advisor
Social and Human Sciences in Asia
and the Pacific
UNESCO Bangkok
Bangkok, Thailand

Ms. Sarinya Sophia
National Programme Officer
Regional Unit for Social and
Human Sciences in Asia and the Pacific
UNESCO Bangkok
Bangkok, Thailand

IFAD Partner:

Ms. Kyoko Kusakabe
Associate Professor
Gender and Development Studies
School of Environment, Resources and
Development
Asian Institute of Technology
Pathumthani, Thailand

2. International organizations

Ms. Claudia Natali
Programme Development
Support Officer
IOM Regional Office
Bangkok, Thailand

ESCAP

Ms. Thelma Kay
Chief
Social Development Division
United Nations Economic and Social
Commission for Asia and the Pacific (ESCAP)
Bangkok, Thailand

Ms. Aoyporn Chongchitkasem
Social Development Division
United Nations Economic and Social
Commission for Asia and the Pacific (ESCAP)
Bangkok, Thailand

Mr. Rene Desiderio
Social Development Division
United Nations Economic and Social
Commission for Asia and the Pacific (ESCAP)
Bangkok, Thailand

Ms. Beverly Jones
Social Affairs Officer
Gender Equality and Empowerment Section
Social Development Division
United Nations Economic and Social
Commission for Asia and the Pacific (ESCAP)
Bangkok, Thailand

Ms. Supatra Kaewchana
Gender Equality and Empowerment Section
Social Development Division
United Nations Economic and Social
Commission for Asia and the Pacific (ESCAP)
Bangkok, Thailand

Ms. Neema Majmudar
Social Affairs Officer
Gender Equality and Empowerment Section,
Social Development Division
UN Economic and Social Commission for Asia
and the Pacific (ESCAP)
Bangkok, Thailand

Mr. Osama Rajkhan
Social Affairs Officer
Population and Social Integration Section
Social Development Division
UN Economic and Social Commission for Asia
and the Pacific (ESCAP)
Bangkok, Thailand

Mr Andres Montes
Statistician
Statistics Development Section
Statistics Division
UN Economic and Social Commission for Asia
and the Pacific (ESCAP)
Bangkok, Thailand

Division for the Advancement of Women

Ms. Carolyn Hannan
Director
Division for the Advancement of Women
Department of Economic and Social Affairs
United Nations
New York, USA

Ms. Sibel Selcuk
Social Affairs Officer
Division for the Advancement of Women
Department of Economic and Social Affairs
United Nations
New York, USA

ANNEX II

List of Documents

A. PAPERS BY EXPERTS

EC/WSRWD/2008/EP.1	*Trade, poverty and women's economic empowerment in Sub-Saharan Africa* Zo Randriamaro (Madagascar)
EC/WSRWD/2008/EP.2	*Towards women's economic empowerment- enhancing women's control over economic resources* Sarojini Ganju Thakur (India)
EC/WSRWD/2008/EP.3	*Women's employment, empowerment and globalization: an economic perspective* Elissa Braunstein (US)
EC/WSRWD/2008/EP.4	*Women's control over economic resources and access to financial resources: A case on strengthening the business environment in Tanzania* Edward Mhina (Tanzania)
EC/WSRWD/2008/EP.5	*Rural women in Latin America and their access to economic resources* María Soledad Parada (Chile)
EC/WSRWD/2008/EP.6	*Economic empowerment for women in the informal economy in Thailand* Poonsap Tulaphan (Thailand)
EC/WSRWD/2008/EP.7	*Women's economic empowerment* Larissa M. Kapitsa (Russia)
EC/WSRWD/2008/EP.8	*Gender inequality continues at great cost* Shamika Sirimanne (ESCAP)
EC/WSRWD/2008/EP.9	*Establishment of sustainable e-business and network for green coop enterprises for women in rural communities* Marie Sicat (ESCAP)

B. CONCEPT PAPER

EC/WSRWD/2008/CP.1	*Conceptual framework for the World Survey — Equality, rights and empowerment* Ms. Naila Kabeer (Consultant)

C. INFORMATION PAPERS

EC/WSRWD/2008/INF.1	Aide Memoire
EC/WSRWD/2008/INF.2	Programme of Work
EC/WSRWD/2008/INF.3	Information Note for Participants
EC/WSRWD/2008/INF.4	List of Participants
EC/WSRWD/2008/INF.5	Participant Biographies
EC/WSRWD/2008/INF.6	List of Documents

ANNEX III

Programme of Work

Wednesday, 12 November 2008

08:30 a.m.	Registration of participants
09:30 a.m.	Opening Session
	Welcoming Address
	Thelma Kay, Chief, Social Development Division of the Economic and Social Commission for Asia and the Pacific (ESCAP)
	Introduction to the Expert Consultation
	Carolyn Hannan, Director, Division for the Advancement of Women
10:00 a.m.	Introduction of experts and review of programme of work
10:30 a.m.	Presentation of concept paper
	Naila Kabeer, *Consultant: Conceptual framework for the World Survey — Equality, rights and empowerment* [EC/WSRWD/2008/CP.1]
	Open discussion
12:30 p.m.	Lunch
02:00 p.m.	Presentations by experts and open discussion **Theme 1: Economic empowerment of women, macroeconomic policies, poverty and trade**
	Zo Randriamaro (Madagascar): *Trade, poverty and women's economic empowerment in Sub-Saharan Africa* [EC/WSRWD/2008/EP.1]
03:15 p.m.	Break
03:45 p.m.	Presentation by experts and open discussion **Theme 1 (cont.): Economic empowerment of women, macroeconomic policies, poverty and trade**

Sarojini Ganju Thakur (India): *Towards women's economic empowerment- enhancing women's control over economic resources* [EC/WSRWD/2008/EP.2]

05:00 p.m. Closing of meeting - Day 1

Thursday, 13 November 2008

08:30 a.m. Summary of Day 1
Naila Kabeer, *Consultant*

09:00 a.m. Presentation by experts and open discussion
Theme 2: Economic empowerment of women, labour markets and foreign direct investment

Elissa Braunstein (US): *Women's employment, empowerment and globalization: an economic perspective* [EC/WSRWD/2008/EP.3]

10:15 a.m. Break

10:45 a.m. Presentation by experts and open discussion
Theme 3: Economic empowerment of women and gender-responsive budgeting

Edward Mhina (Tanzania): *Women's control over economic resources and access to financial resources: A case on strengthening the business environment in Tanzania* [EC/WSRWD/2008/EP.4]

12:00 p.m. Lunch

01:30 p.m. Presentations by experts and open discussion
Theme 4: Economic empowerment of women, agriculture and food security

María Soledad Parada (Chile): *Rural women in Latin America and their access to economic resources* [EC/WSRWD/2008/EP.5]

02:45 p.m. Break

03:15 p.m. Presentation by experts and open discussion
Theme 5: Economic empowerment of women and the informal sector

	Poonsap Tulaphan (Thailand): *Economic empowerment for women in the informal economy in Thailand* [EC/WSRWD/2008/EP.6]
05:00 p.m.	Closing of meeting - Day 2

Friday, 14 November 2008

08:30 a.m.	Summary of Day 2 **Naila Kabeer,** *Consultant*
09:00 a.m.	Presentation by experts and open discussion
	Shamika Sirimanne, United Nations Economic and Social Commission for Asia and the Pacific (ESCAP): *Gender inequality continues at great cost*
	Marie Sicat, United Nations Economic and Social Commission for Asia and the Pacific (ESCAP): *Establishment of sustainable e-business and network for green coop enterprises for women in rural communities*
10:45 a.m.	Break
11:15 a.m.	Presentation of draft outline of the 2009 World Survey **Naila Kabeer,** *Consultant*
	Open discussion
12:30 p.m.	Lunch
02:00 p.m.	Open discussion (cont.)
03:15 p.m.	Break
03:45 p.m.	Closing Session
	Concluding comments by **Naila Kabeer**
	Follow-up to the Expert Consultation by **Carolyn Hannan**, Director of the Division for the Advancement of Women
05:00 p.m.	Closing of meeting