

Opening Statement
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**Expert Consultation on the 2009 World Survey on the Role of Women in
Development: “Women’s control over economic resources and
access to financial resources, including microfinance”**

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It is my pleasure to welcome you to the Expert Consultation on “Women’s control over economic resources and access to financial resources, including microfinance.” I would like to thank the experts and our consultant, Naila Kabeer, for accepting the invitation of the United Nations Secretary-General to share your expertise on this topic.

I wish to extend my deep appreciation to the Social Development Division of the Economic and Social Commission for Asia and the Pacific for hosting this Expert Consultation. I gratefully acknowledge the excellent collaboration and support provided by the Chief of the Social Development Division, Ms. Thelma Kay, and her colleagues Ms Vanessa Griffen, Ms. Beverly Lynn Jones, Aoyporn Chongchitkasem and Suprata Kaewchama.

I also welcome the Observers at the meeting, including other colleagues from the Social Development Division in ESCAP and from UNESCO, IOM and AIT – a partner of IFAD. We expect that other representatives will attend parts of the Expert Consultation.

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The World Survey on the Role of Women in Development is the flagship publication of the Division for the Advancement of Women in the United Nations Department of Economic and Social Affairs. It is presented to the Second Committee of the General Assembly at five-yearly intervals. The General Assembly mandate for the report specifies that in the World Survey the Secretary-General should focus on selective emerging development issues that have an impact on the role of women in the economy at national, regional and international levels.

Each World Survey has had a different thematic focus. The World Survey from 2004 was focused on women and international migration and the World Survey from 1999 covered gender perspectives on globalization and work. At its sixtieth session, the General Assembly decided that the theme for the 2009 World Survey would be “Women’s control over economic resources and access to financial resources, including microfinance”.

The World Survey is a critical report as it is presented to the Second Committee of the General Assembly which deals with economic and financial issues. This provides an important opportunity to continue to raise awareness that gender equality and women's empowerment is not only important for social development but is also imperative for economic development. The need for such awareness has increased significance in the context of the current financial crisis.

There are already many important international agreements on women's access to financial and economic resources. The issue was addressed at the Fourth World Conference on Women in 1995 and its follow-up in the twenty-third special session of the General Assembly in 2000. Other major intergovernmental processes, including the Millennium Summit in 2000 and the 2005 World Summit, as well as the International Conference on Financing for Development held in Monterrey in 2002, have addressed women's access to economic and financial resources. 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. A number of ILO Conventions are also important in this context.

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The 2009 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. The economic empowerment of women through increased access to and control over resources and opportunities not only improves the economic status of women, their households and communities, but also creates a multiplier effect for economic growth. Lack of economic empowerment, on the other hand, both jeopardizes growth and poverty reduction, and leads to, among other things, less favourable education and health outcomes for children and increased risks of HIV/AIDS and violence for women and girls.

This Expert Consultation is an important initial step in the preparation of the 2009 World Survey. The objective of the Expert Consultation is to identify the key issues to be addressed in the World Survey and to provide critical inputs on the approach, methodology and data sources to guide preparation of the annotated outline and first draft. Your analysis of the economic empowerment of women will lay the ground for further work of the Division on the Advancement of Women, together with our consultant.

We welcome your expert contributions in discussions of what key issues should be included in the World Survey and how they should best be addressed. The concept paper prepared by the consultant will stimulate discussion. It is hoped that the Expert Consultation will further conceptualize women's economic empowerment in relation to economic and financial resources. A wide range of policy areas will need to be considered to identify the type of policies and programmes that are conducive to

women's economic empowerment. Persistent obstacles to women's economic empowerment will also be addressed. Methodologies and indicators for measuring women's economic empowerment will be discussed.

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The Aide Memoire provides an overview of some of the critical issues that need to be addressed, and you have been chosen as experts because of your specific knowledge and experience in a number of these areas. The World Survey will address constraints that have hindered progress in achieving women's economic empowerment, such as lack of legal provisions guaranteeing economic rights of women and/or the persistence of customary laws that discriminate against women, including with regard to inheritance. Other constraints include discrimination against women in the labour market; lack of adequate access to education, training and technology; stereotypical attitudes and practices; and unequal sharing of responsibilities between women and men, including caregiving. Critical factors also include women's limited access to decision-making in policy bodies. Lack of data on women's contributions and access to resources and assets, as well as failure to analyze macro-economic and trade policies from a gender perspective, create significant constraints. The World Survey will also explore the impact on women's economic empowerment of current crises in relation to climate change, food security and energy, as well as the emerging global financial crisis.

A focus on micro, meso and macro levels will be necessary to identify policies and programmes that are conducive to women's economic empowerment. Making markets work for women, for example, is essential. The formulation of budgets at local, provincial and state levels can impact women's access to economic and financial resources. 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. On the expenditure side, resources can be allocated to enhance productive capacity of women and to support their access to markets. Social security systems have gender implications because women tend to have shorter work histories in the formal sector. Resource allocation and revenue collection need to be designed to ensure women's equal access to economic and financial resources.

The World Survey will focus on women's access to labour markets and to decent and productive employment. This is critical for women's economic empowerment because, although women's access to employment opportunities has increased in recent years, women are more likely than men to be in low-productivity, low-paid and vulnerable jobs. Foreign direct investment may create more jobs for women but does not necessarily lead to economic empowerment if women are unable to secure decent wages and working conditions. Obstacles faced by women entrepreneurs will be explored and women's access to land, property and other resources and assets critical for work in agriculture will be addressed.

The World Survey will also give attention to women's access to all financial services, including savings, insurance, remittance transfers and credit. It will investigate

both the positive and negative aspects of microcredit and the factors which are critical for ensuring that microcredit programmes actually contribute to the economic empowerment of women.

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Let me end by reminding us all that the Expert Consultation provides an important opportunity to bring forward concrete proposals on women's economic empowerment for presentation to the sixty-fourth session of the United Nations General Assembly in the autumn of 2009. This is a unique and strategic opportunity which we must utilize effectively.

I would like to note that the Division received very positive feedback about the theme of the World Survey from many experts who were unable to participate because of conflicting schedules. Many are working to influence the upcoming "Follow-up Review Conference of the Financing for Development" in Doha and others are attending the AWID conference in South Africa. I particularly acknowledge those experts who provided papers or other contributions although they were not able to attend. We hope to tap further into their expertise at the next Expert Consultation.

I am certain that your outstanding credentials as researchers and practitioners on different aspects of economic empowerment of women are the best guarantee that this Expert Consultation will produce comprehensive inputs to the 2009 World Survey.

This Expert Consultation will be the first step in a fruitful collaboration over the coming months as we hope to involve you in a peer review process as the preparation of the publication progresses.

Thank you.