

United Nations
Division for the Advancement of Women
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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AIDE-MEMOIRE

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I. Introduction

1. The United Nations Division for the Advancement of Women (DAW) is organizing an Expert Consultation on “Women’s control over economic resources and access to financial resources, including microfinance”. The meeting will be hosted by the Economic and Social Commission for Asia and the Pacific (ESCAP) in Bangkok from 12 to 14 November, 2008. The Expert Consultation is 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.

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. The 1999 World Survey focused on globalization, gender and work, while the 2004 World Survey addressed women and international migration. The General Assembly Resolution A/RES/59/248 adopted in 2004 requested 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

II. Conceptual Framework for the Expert Consultation

A. Background

3. 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), World Summit (2005), 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 (ICESCR), also contain provisions promoting women’s economic empowerment, including through access to and control over economic and financial resources.

4. 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.³ The Platform for Action highlighted the considerable 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

¹ A/RES/59/248, para. 2.

² A/RES/60/210, para. 38

³ *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.

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.⁴

5. The Platform for Action recommended that Governments and the international community analyse policies and programmes from a gender perspective to promote more equitable distribution of productive assets, wealth, opportunities, income and services.⁵ 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.⁶

6. 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.⁷ 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 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.⁸

7. Outcomes of the Commission on the Status of Women on its priority themes have addressed the issue of economic empowerment of women within the context of its priority themes, including in relation to gender-sensitive macroeconomic policies, increasing employment opportunities for women, promoting women's equal access to and control over resources, and promoting women's equal access to markets. 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.

8. Resolutions adopted by the Commission have also focused on women's economic empowerment. The CSW 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.

9. Global leaders at the 2005 World Summit acknowledged that "progress for women is progress for all"⁹ 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

⁴ Ibid, para. 150.

⁵ Ibid, para. 58 (b).

⁶ Ibid, para. 166 (a).

⁷ General Assembly resolution S-23/3 of 16 November 2000, annex, para. 53.

⁸ Ibid, annex, para. 53.

⁹ A/RES/60/1, para. 58.

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.

10. The recent General Assembly resolution on “Women in development” 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.¹⁰

11. The Convention on the Elimination of All Forms of Discrimination against Women (CEDAW) is a human rights treaty calling for the elimination of all forms of discrimination in all areas, including women’s economic rights. It is a critical instrument for the economic empowerment of women. The articles of CEDAW require Governments to take measures to eliminate discrimination against women in the field of employment and in other areas of economic life, as well as in all matters relating to marriage and family relations. The Convention also asserts the full equality of women in civil and business matters. The Committee on the Elimination of Discrimination against Women regularly addresses the issue of the economic empowerment of women in several of its general recommendations¹¹ and concluding comments.

12. The International Covenant on Economic, Social and Cultural Rights (ICESCR) require State Parties to ensure the equal right of men and women to the enjoyment of all economic rights set forth in the Covenant. It also includes a specific provision on fair wages and equal remuneration for work of equal value for women.

13. The International Labour Organization (ILO) has adopted a number of Conventions of particular relevance to gender equality, in particular the four key gender equality Conventions. These are 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).

B. Issues to be addressed

14. The World Survey will address women’s control over economic resources and access to financial resources, including microfinance, within the broad framework of economic empowerment of women. Women’s empowerment will be considered as both a process and an outcome.¹² The focus on women’s empowerment will include a rights perspective. It will encompass agency, power and control over decisions and resources, which have been identified as critical elements of women’s empowerment.

¹⁰ A/RES/62/206,, para. 19.

¹¹ 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”.

¹² Kabeer, Naila (1999) “Resources, Agency, Achievements: Reflections on the Measurement of Women’s Empowerment” *Development and Change*, Vol. 30, 435-64.

15. There is increasing recognition that empowerment is a key strategy for economic and social development. 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 both jeopardizes growth and poverty reduction and leads to less favourable education and health outcomes for children and greater risks of HIV/AIDS¹³ and violence¹⁴ for women.

16. The World Survey will address some of the key constraints that have hindered progress in achieving women's economic empowerment. Lack of legal provisions guaranteeing economic rights of women and religious or customary laws that discriminate against women with regard to inheritance of family property hinder women's economic empowerment 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 are also major obstacles to women's economic empowerment. Stereotypical attitudes, traditional and cultural practices, and unequal sharing of responsibilities between women and men in the private sector can exacerbate women's unequal access to and control over economic and financial resources. Women's limited access to decision-making in policymaking bodies can lead to formulation of policies and strategies that are not gender sensitive and can exacerbate women's unequal access to economic opportunities. The World Survey will also explore the constraints to women's economic empowerment resulting from emerging issues, such as climate change, food crisis and fuel crisis.

17. The World Survey will focus on micro, meso and macro levels in order to identify the type of policies and programmes that are conducive to women's economic empowerment as well as identify constraints and challenges. The World Bank's new Gender Action Plan recognizes, for example, that making markets work for women and facilitating women to compete in markets are essential to economic empowerment of women.¹⁵ Fiscal restraint may lead to cutbacks in essential public services, which may increase women's time burden, limiting their access to paid jobs. The World Survey will consider women's economic empowerment across a range of policy areas, including agriculture, migration and urbanization, to evaluate their impact on women's economic empowerment.

18. The World Survey will examine how the formulation of budgets at local, provincial and state levels can impact women's access to economic and financial resources. On the revenue side, for example, 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.¹⁶ On the expenditure side, resources can be allocated to enhance productive capacity of women and to support their access to markets. Social security systems can adversely impact women who tend to have shorter work histories in the formal sector, because of interruptions for child care and early retirement as well as lower wages. By contributing less to the pension system than men, women are likely to earn smaller pensions.¹⁷ Resource allocation and revenue collection need to

¹³ "Gender equality as smart economics: A World Bank Group Gender Action Plan (Fiscal years 2007–10)" (September 2006),

¹⁴ A/61/122/Add.1, para. 87

¹⁵ The World Bank's Gender Action Plan focuses on women's economic empowerment in land, labour, product and financial markets, but does not address macroeconomic policies.

¹⁶ Elson, Diane (2006), *Budgeting for Women's Rights: Monitoring Government Budgets for Compliance with CEDAW* (New York, UNIFEM, 2006), pp. 79-80.

¹⁷ World Bank (2004), "Gender-differentiated impacts of pension reform", in PREM Notes: Gender, No. 85 (April 2004), p. 1.

be designed, through gender-responsive budget initiatives, to ensure women's equal access to economic and financial resources.

19. The World Survey will focus on women's access to labour markets and to decent and productive employment, which is critical for women's economic empowerment. While women's access to employment opportunities increased in recent years, women are more likely than men to get low-productivity, low-paid and vulnerable jobs, with no social protection, basic rights or voice at work.¹⁸ Laws and policies favouring labour flexibility to attract foreign direct investment can create jobs for women but do not necessarily lead to their economic empowerment and autonomy if women are unable to bargain over their wages and working conditions. There is also a persistent trend of horizontal and vertical sex segregation in the labour market due, *inter alia*, to socio-cultural attitudes and gender inequality in education, training and recruitment, restricting girls and women from maximizing their potential. Obstacles faced by women entrepreneurs, such as complicated procedures for business start-ups and limited access to capital, will also be explored in the World Survey. Progress is needed in expanding formal employment, formalizing informal enterprises and jobs, increasing returns to informal work, ensuring equal pay, increasing women's access to economic decision-making and promoting equal sharing of responsibilities between women and men.

20. Women's access to land, property and other resources and assets, including through inheritance, will also be explored. Land ownership, for example, has direct economic benefits as a source of income, as a key input for production, or as collateral for credit. Some progress has been made through legislative reform for women to gain access to land and property. Effective implementation of legislative reforms, however, is hindered by obstacles, such as patriarchal and stereotypical attitudes, cultural practices, lack of political will and resources.¹⁹ The World Survey will also address women's access to common resources and public goods. Access to inputs, tools and services will also be explored. Particular attention will be paid to women's access to fertilizers, seeds and extension services, given that two thirds of the female labour force in developing economies is estimated to be engaged in agricultural activities.²⁰

21. The World Survey will consider official development assistance (ODA) as a critical mechanism for the empowerment of women. ODA funding for the empowerment of women, however, has been mostly directed to the social sectors, mainly health and education, with limited funds being allocated to women's economic empowerment in areas such as agriculture, infrastructure or finance.²¹ In addition to allocating funds to women's economic empowerment in economic sectors of ODA, systematic incorporation of gender perspectives in all ODA sectors is essential to increase women's access to and control over resources.

22. Research on women's access to financial services has mainly focused on microfinance — banking and financial services targeted to low-income women clients. The World Survey will 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.

¹⁸ ILO, *Global Employment Trends for Women 2008*.

¹⁹ UN-Habitat (2007). *Policy makers guide to women's land, property and housing rights across the world*, Nairobi.

²⁰ 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.

²¹ OECD-DAC secretariat (2007), "Aid to support gender equality, 2001-2005" (Paris, January 2007).

23. The World Survey will look at both the positive and negative aspects of microcredit. Reviews of the Beijing Platform for Action undertaken in 2000 and 2005 demonstrated the positive impact of microcredit in women's empowerment, while acknowledging the limited coverage and amount of credit available to women. While women constitute the majority of the poorest clients of microcredit institutions, they generally receive lower amount of loans than men. There is also a debate on whether microcredit programmes actually contribute to the empowerment of women. These programmes can be disempowering if women's contribution to the household income substitutes those of male household members or if they increase women's work burdens. Gender perspectives need to be incorporated in the design, implementation and monitoring of microfinance products, including microcredit programmes, to ensure that they not only provide access to women, but also empower them.²²

24. The World Survey will also contain a focus on measuring women's economic empowerment, including access to and control over economic and financial resources in order to identify gaps and challenges, and to formulate appropriate policies and programmes. Conceptual and methodological issues, however, will also be addressed in order to ensure systematic measurement and monitoring of women's economic empowerment.

III. Objectives and outcome of the Expert Consultation

25. The objective of the Expert Consultation is to identify the key issues to be addressed in the World Survey and to provide inputs to the approach, methodology and data sources to guide preparation of the annotated outline and first draft of the World Survey. Specifically, the Expert Consultation will:

1. Conceptualize women's economic empowerment in relation to economic and financial resources, and identify key elements;
2. Identify key issues to be covered;
3. Identify data and information sources;
4. Identify approaches, strategies and good practices that promote women's economic empowerment;
5. Identify persistent obstacles to women's economic empowerment;
6. Propose methodologies and indicators for measuring women's economic empowerment;
7. Identify gaps for further policy development.

26. The outcome of the Expert Consultation will be a report containing a summary of the discussions and key findings and recommendations agreed at the Consultation.

IV. Organization of the Expert Consultation

Methods of Work

27. The Expert Consultation will work in plenary, and in small groups as relevant. The working language of the Consultation will be English. Documentation for the Consultation will be made available in English only.

²² Mayoux, Linda (2006) Women's Empowerment through Sustainable Micro-finance: Rethinking 'Best Practice'

Profile of Participants

28. The Expert Consultation will be attended by 10 to 12 experts appointed by the Secretary-General of the United Nations. In selecting the experts, the criteria of geographical and gender balance, will be taken into consideration. Experts will include academics and practitioners from relevant fields, in accordance with the objectives identified above. The United Nations will provide travel and daily subsistence allowance to appointed experts.

Documentation

29. Documentation for the Consultation will include:
- A consultant's paper and an initial brief outline commissioned by the Division for the Advancement of Women outlining the major issues to be discussed;
 - Papers prepared by experts on issues in line with their expertise;

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