

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
Government of Denmark

Copenhagen, Denmark
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*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 the 2009 World Survey on the Role of Women in Development in Copenhagen, Denmark, from 17 to 19 February 2009. The meeting was hosted by the Government of Denmark. The Expert Consultation was part of the Division's preparation of the 2009 World Survey on the Role of Women in Development, on the topic of 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, had 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 provide critical input for enhanced attention to gender perspectives in regard to economic and development issues. 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, while the 2004 World Survey addressed women and international migration. In 2004, the General Assembly 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

4. 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

5. An Expert Consultation on “Women’s control over economic resources and access to financial resources, including microfinance” was organized by DAW in Bangkok, Thailand, from 12 to 14 November 2008, hosted by the Economic and Social Commission for Asia and the Pacific (ESCAP). During the meeting, experts and observers provided guidance and recommendations for the development of the World Survey.

6. The second Expert Consultation provided an opportunity for a group of experts to provide further guidance on key issues and the way these should be addressed in the World Survey. In the first day and a half, experts presented brief overviews of the issues they considered critical to include in the World Survey. The second part of the Expert Consultation focused on reviewing the consultant’s first draft of the report. The outcome of this Expert Consultation is provided in this report.

II. Organization of work

¹ A/RES/59/248, para. 2.

² A/RES/60/210, para. 38

A. Participation

7. The Expert Consultation was attended by seventeen independent experts from different regions of the world. Eight observers (five representatives of the United Nations entities and three experts from the host country) also participated. The Expert Consultation was also attended by the consultant, three representatives from the Ministry of Foreign Affairs of Denmark and two staff members of the Division for the Advancement of Women. (see Annex I).

B. Documentation

8. The documentation of the meeting consisted of:

A draft prepared by the consultant on behalf of the Division for the Advancement of Women (for internal use only);

Seventeen papers prepared by experts.

9. This report and all documentation relating to the meeting (see Annex II), except the draft prepared by the consultant, 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

10. At its opening session on 17 February 2009, the meeting adopted the following programme of work (see Annex III):

- Opening of the meeting;
- Adoption of the programme of work;
- Presentation of papers prepared by experts;
- Presentation and discussion of the initial draft report;
- Closing session

D. Opening statements

11. The Expert Consultation began with a welcoming message by Ms. Susanne Rumohr Hækkerup, Head of Department of the United Nations, World Bank and Global Development Issues Department of the Ministry of Foreign Affairs, Denmark. In her statement, Ms. Hækkerup welcomed the participants and emphasized the importance the Government of Denmark placed on women's economic empowerment.

12. 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 Government of Denmark, and in particular Ms. Dorthea Damkjær and Ms. Belgin Yigen of the Ministry of Foreign Affairs, for their personal support. 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 need for such awareness had increased significance in the context of the current financial crisis. The analysis during the expert consultation would provide the basis for the preparation of a substantively solid and forward-looking document, which would make 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.

III. Background

13. 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.

14. 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 highlighted the differences in women's and men's access to and opportunities to

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.

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.⁴

15. 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.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

16. 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

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.

17. 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 in 2002, 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.⁹

18. 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.¹⁰

⁹ 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, page 11, para. 5 (aa).

¹⁰ 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

19. 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.¹¹

20. Global leaders at the 2005 World Summit acknowledged that "progress for women is progress for all"¹² 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.

21. The recent General Assembly resolution on "Women in development" (A/RES/62/206) 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.¹³

¹¹ 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, pages 24-29.

¹² A/RES/60/1, para. 58.

¹³ A/RES/62/206, para. 19.

22. The Convention on the Elimination of All Forms of Discrimination against Women (CEDAW) requires 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 11 asserts that States Parties should take all appropriate measures to eliminate discrimination against women in the field of employment in order to ensure, on a basis of equality of men and women, the same rights. 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 recommendations¹⁴ and concluding comments.

23. 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.

¹⁴ 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”.

24. The International Labour Organization (ILO) has adopted a number of Conventions 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. Macroeconomic framework

25. Participants gave considerable attention to the importance of macroeconomic environment for women's economic empowerment. It was noted that while the neo-liberal policies increased economies' openness, fiscal space has been restricted for developing countries. Capitalism was characterized by social exclusion and inequalities. Institutional arrangements facilitated the expansion and prosperity of the financial sector, at the expense of neglecting other social and economic development needs. The exclusive emphasis on privatization, inflation targeting, balanced government budgets and external accounts in the midst of massive poverty and unemployment, financial deregulation and less Government involvement in the market was not successful in distributing the benefits of growth to all women and men.

26. Reliance on markets to deliver growth was increasingly being questioned. Participants noted that the financial and economic crisis should be seen as an opportunity to review policies to ensure women's access to economic and financial resources. Participants emphasized the

need to define the priorities for Governments and international institutions and identify the scope for advocacy for women's economic empowerment.

27. In Latin America, the development patterns promoted export-oriented industries, which led to an increase in employment of women. Export-oriented industries created employment opportunities for women and increased their income, but at the expense of women's quality of life. Labour conditions were often poor and labour standards were deteriorating. Workers had no voice because of weak unions. Negative externalities, such as domestic violence, also occurred. Competition from other cheap labour markets made this development pattern unstable.

28. The impact of monetary policies on women's economic empowerment was discussed. Restrictive monetary policies were shown to have a larger negative impact on women's employment opportunities than men's in developing countries.¹⁵ Restrictive monetary policies could also limit the growth of domestic markets, negatively impacting the earnings and productivity of women working in informal activities. It could also make credit even less available.

29. Participants underscored that increasing women's control over economic resources and access to financial resources would require proactive strategies and sustained advocacy on multiple fronts in order to confront the multiple threats of climate change, food, and financial crises which were at the heart of the global recession. These man-made crises were manifestations of significant combined economic-political and social failures of national and

¹⁵ Braunstein, Elissa and James Heintz (2008). 'Gender bias and central bank policy: employment and inflation reduction'. *International Review of Applied Economics* 22(2): 173-86.

international economic and financial policies.¹⁶ The food crisis, for example, was not only a result of demand and supply factors, but also the result of financial speculation in food commodity markets.

30. The financial and economic crisis posed significant obstacles to women's access to economic and financial resources. A contracting, tightened, or frozen credit market, for example, would decrease women's access to credit. The crisis was also expected to negatively impact women's employment. As a result of decline in world trade, women's unemployment is expected to increase in export-oriented developing countries, negatively impacting household budget and increasing women's time burden. There will also be indirect impacts on women. When government revenue decreases as a result of declining trade tax receipts, for example, the government may attempt to make up for the shortfall by cutting social spending and/or by raising consumption and other excise taxes. This could affect household budgets and access to healthcare and education.¹⁷ Participants emphasized that the *World Survey* should address the gender dimensions of fiscal and tax system reforms.

31. Participants noted that recent research into women's empowerment illustrated a shift in emphasis away from the individualistic approach towards the social level, pointing out that the institutional context of gender-specific norms and practices had a strong impact on women's bargaining power, decision making, and well-being outcomes. Gender-specific institutions and practices, such as unequal property rights, or inequalities in school systems and labor markets, put a serious constraint on women's agency, which prevents them from turning their resources

¹⁶ Williams, Mariama (2009). "Women's economic empowerment in a time of recession", expert paper prepared for the United Nations Expert Consultation, 17-19 February, 2009, Copenhagen, Denmark, EC/WSRWD/2009/EP.5.

¹⁷ Ibid.

into well-being achievements. Women's empowerment requires not only access to resources, but also the dismantling of formal and informal gendered institutions. For access to and control over resources to be really effective, policies should simultaneously address unequal gender-specific norms and practices, and particularly informal gender-specific institutions.¹⁸

32. Participants expressed concern about the lack of political will to implement policies. Developing countries, for example, do not want to scare off foreign investment by requiring companies to introduce flexible working arrangements and parental leave provisions.

V. Labour market

33. Participants discussed women's position in the labour market and the factors that constrain their access to 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.¹⁹ Employment was seen as a key strategy for lifting women and men out of poverty and for empowering women. There was, however, a need to remove formal restrictions on women's participation and to reduce the transactions costs by targeted public infrastructural investments.

34. Participants highlighted the mismatch between the needs of the labour market and the fields of specialization in which women cluster. Women, in Arab countries, for example, were concentrated in certain disciplines, such as nursing, teaching, social service, secretarial work.

¹⁸ Van Staveren, Irene (2009). "Making resources more effective for women", expert paper prepared for the United Nations Expert Consultation, 17-19 February, 2009, Copenhagen, Denmark, EC/WSRWD/2009/EP.3.

¹⁹ International Labour Organization (2008). *Global Employment Trends for Women 2008*, Geneva, p. 1.

Even when women moved into professions that used to be strictly reserved to men, such as medicine, they tended to specialize in areas such as pediatrics or obstetrics, rather than surgery or orthopedics. Their decision was often influenced by their disproportionate burden of unpaid work.²⁰ There is also a need to focus on women in high-level professional jobs, who work long hours. Many are forced to forego or postpone having children, a choice that men do not face.

35. The integration of former socially-planned economies into the global economy led to a weakening of control over economic resources among women, who used to be highly educated. The privatization in the former socially planned economies has led to unavailability of affordable childcare, difficulty of finding reasonably paid work and the insufficiency of state transfers, and consequently increased women's vulnerability to poverty, especially among single mothers.²¹

36. Participants noted that informal activities have expanded and become increasingly more linked to global production. Lack of availability of part-time and flexible work arrangements led to increase in women's participation in the informal labour market. While the more traditional types of informal activities continued to concentrate in subsistence activities, such as those typified by street vending in urban areas, informal production generated by global networks has expanded in many sectors. The informal economy has become an important source of employment and access to income for women, including through subcontracting chains in

²⁰ Khalaf, Mona (2009). "Economic empowerment of Arab women in the Economic and Social Commission for Western Asia (ESCWA) region", expert paper prepared for the United Nations Expert Consultation, 17-19 February, 2009, Copenhagen, Denmark, EC/WSRWD/2009/EP.7.

²¹ Fodor, Eva (2009). "The effect of radical economic restructuring and social upheaval on women's economic position", expert paper prepared for the United Nations Expert Consultation, 17-19 February, 2009, Copenhagen, Denmark, EC/WSRWD/2009/EP.2.

different sectors, such as home-based work producing goods for global markets.²² Women workers in India, for example, continued to be largely concentrated in informal employment; endured a heavy burden of unpaid work including both productive and reproductive work; remained concentrated in agriculture and with limited participation in new emerging opportunities.²³ Participants acknowledged the difficulty in applying the principle of decent work, in particular when employment is informal —barely subject to policies applicable to formal employment. Lack of reliable information on women in the informal economy was also mentioned.

37. Participants discussed the role of migrant workers, mostly women, in the global organization of reproduction. Concern was expressed about the conditions of migrant labour. In many cases, women have become the first family members to move, with many mothers leaving their children behind. The main reason behind these trends is that migrant women tend to find jobs more easily than men, particularly in the service sector and in a wide range of activities, such as in care work within families and the market. As evidenced by the Latin American women’s migration to Western Europe, this has resulted from a combination of well-known factors such as the crisis of care, particularly in countries with inadequate public services for childcare and the aged and a significant increase in women’s labour force participation since the 1990s.²⁴ The need to address the relationship between women’s labour opportunities of rich and poor women was emphasized.

²² Benería, Lourdes (2009). “*The economic crisis, changing labour markets and policies: Brief overviews of critical issues*”, expert paper prepared for the United Nations Expert Consultation, 17-19 February, 2009, Copenhagen, Denmark, EC/WSRWD/2009/EP.10.

²³ Sudarshan, Ratna (2009). “Control over economic resources: Issues around women and work in India”, expert paper prepared for the United Nations Expert Consultation, 17-19 February, 2009, Copenhagen, Denmark, EC/WSRWD/2009/EP.11.

²⁴ Benería, Lourdes (2009). *op.cit.*

38. Participants emphasized that the *World Survey* should address re-valorization of socially valuable activities, reconciliation of work and family responsibilities and the need to involve men in caregiving. Participants noted that unpaid work, including unpaid care work, generated goods and services which if incorporated in the annual output of a country, would increase gross domestic product anywhere between thirty to over fifty percent of gross domestic product (GDP). Time use survey data also revealed that it was women and children that contributed most of the time devoted to unpaid work. Unpaid care work entails a systemic transfer of hidden subsidies to the rest of the economy that goes unrecognized, imposing a systematic time-tax on women throughout their life cycle.²⁵

39. Participants underscored the need to design and improve reconciliation policies. There is a limit to the resources that can be tapped for the purpose of meeting the care vacuum left at the domestic level by women participants in the paid labour market.²⁶ Sharing of responsibilities between women and men required involvement of all stakeholders, including the State and the private sector, in order to reduce household reproduction costs. For women's economic empowerment, it is important that processes be put in place to facilitate their exit from unpaid family work and other forms of unpaid contributions into remunerative activities so they can participate fully in social, economic, political and cultural life. Mobilizing women's paid work capabilities is good not only for their economic empowerment, but also for the economy as a whole.

²⁵ Antonopoulos, Rania (2009). "Socio-Economic Empowerment of Women: Unpaid Work, Unemployment and Public job creation", expert paper prepared for the United Nations Expert Consultation, 17-19 February, 2009, Copenhagen, Denmark, EC/WSRWD/2009/EP.4.

²⁶ Benería, Lourdes (2009). op.cit.

40. Participants noted that investments in public assets may not always serve the needs of women, in terms of productivity in paid employment and unpaid non-market work. Infrastructure priorities often reflected the demands of larger industrial or formal sector producers.²⁷ A viable regulatory framework for the urban environment was needed to improve the security of access to public assets among women working in informal self-employment. Concern was expressed that some of the approaches to the management of urban spaces, adopted by municipal governments in many countries, aiming to “clean up the streets”, could be detrimental for the livelihoods of the informal self-employed in very small enterprises.²⁸

41. Participants noted that investment in gender equality improves female well-being and overall economic development. Some investments yield very high benefit-cost issues; the challenge is to find those that open up more opportunities. Investment in increasing schooling of girls through a conditional cash transfer program paid out to their mothers had, for example, high returns.²⁹

VI. Land

42. Participants discussed women’s access to land and its implications for the livelihood strategies of low-income households in both rural and urban contexts. Some progress has been

²⁷ Heintz, James (2009). “Women’s paid employment, access to assets and gender inequality: A note on financial reform, public assets and economic policies”, expert paper prepared for the United Nations Expert Consultation, 17-19 February, 2009, Copenhagen, Denmark, EC/WSRWD/2009/EP.12.

²⁸ Ibid.

²⁹ Klasen, Stephan (2009). “Women’s economic empowerment and economic development: Opportunities for win-win policy interventions”, expert paper prepared for the United Nations Expert Consultation, 17-19 February, 2009, Copenhagen, Denmark, EC/WSRWD/2009/EP.13.

made through legislative reform to secure women's access to land, but gender inequality continued to be substantial due to discriminatory inheritance practices, unequal access to land markets and gender-biased land reform.

43. Participants noted that redistribution of land has happened more between households than within them, thus neglecting issues of women's land interests within their households. The benefits women derived from the broad based access to land which underpinned wage work have therefore been indirect. Participants noted that the challenge was to adopt redistributive policies that enable poor women to also benefit directly from land tenure reforms.³⁰ It was emphasized that land tenure reforms and housing policy should focus on increasing the control and access of certain social groups as part of a strategy of agrarian transformation and planning for urban populations.³¹

44. Some studies concluded that women had fewer resources with which to purchase land than men. This, compounded by traditional norms and practices, has meant that in some cases, lands acquired solely by women or jointly with their husbands had been registered in the names of the husbands. This had implications for women's economic empowerment at the dissolution of a marriage or when a husband died.³²

³⁰ Tsikata, Dzodzi (2009). "Women's control over land and natural resources and their access to housing in sub-Saharan Africa", expert paper prepared for the United Nations Expert Consultation, 17-19 February, 2009, Copenhagen, Denmark, EC/WSRWD/2009/EP.14.

³¹ Ibid.

³² Minkah-Premo, S. and Dowuona-Hammond, C. (2005) "Recommendations For Integrating Gender Issues Into The Land Administration Project: Review Of Land And Gender Studies And Identification Of Resources In Ghana", Report Submitted To The Land Administration Project (Lap), cited in Tsikata, Dzodzi (2009). op.cit.

45. A key debate existed between the proponents of individual rights for women,³³ which generally require interventions at the level of statutory law, and those arguing for strengthening women's claims to household and marital land within communal tenure systems covered by customary law.³⁴ Participants pointed out that socio-economic contexts determined the appropriateness of different types of rights to land.

46. A growing body of research has documented the ways in which the HIV/AIDS pandemic has undermined women's land rights. There is evidence of AIDS widows being stripped of their land by relatives because of stigma and their inability to enforce inheritance or other rights, of women being unable to work their land because of their own ill health or the care demands of other household members as a result of AIDS, and of women being forced to sell their land in order to raise money to pay for the high costs of care or deal with the consequences of unemployment or reduced income opportunities.³⁵

47. Participants underscored the danger of focusing on land reforms alone and emphasized the importance of a holistic approach to economic empowerment for all women and men living in rural areas. For example, even with all the right land reforms and technical assistance, if subsidy for fertilizers was not available and the WTO framework was not appropriate, livelihoods would not be sustainable. After the land reform was over, farmers, unable to utilize

³³ Agarwal, Bina (1994). *A Field of One's Own: Gender and Land Rights in South Asia*. Cambridge: Cambridge University Press, cited in Walker, Cheryl (2009). "Property, land, housing and women's economic empowerment: Some considerations", expert paper prepared for the United Nations Expert Consultation, 17-19 February, 2009, Copenhagen, Denmark, EC/WSRWD/2009/EP.15.

³⁴ Claassens, Aninka and Sizani Ngubane (2008). *Women, land and power: the impact of the Communal Land Rights Act*. In *Land, Power & Custom: Controversies generated by South Africa's Communal Land Rights Act*, Aninka Claassens and Ben Cousins, eds. Cape Town: UCT Press, cited in Walker, Cheryl (2009). *op.cit.*

³⁵ Walker, Cheryl (2009). "Property, land, housing and women's economic empowerment: Some considerations", expert paper prepared for the United Nations Expert Consultation, 17-19 February, 2009, Copenhagen, Denmark, EC/WSRWD/2009/EP.15

their land, would end up selling them. Concern was also expressed about privatization of land in developing countries. If privatization of land, for example, results in taking over common land, reducing the ability of people to do free fishing and other activities, it would be counter productive. Participants underscored that macroeconomic policies should be coherent with microeconomic policies to promote economic empowerment of women.

48. People experience empowerment in different ways simply due to their starting point. If an unemployed person does not have access to land, access to other means of securing a living and basic necessities for households, government job creation programmes, such as employment guarantee schemes or employer of last resort approaches, are important. On the other hand, if a farmer is about to lose land as a result of a company takeover of land, the focus should be on ensuring farmer's access to land.

VII. Financial services

49. Women's access to financial services and the limitations of microfinance were also discussed. It is broadly recognized that women are often excluded from formal financial institutions, services, and markets. The role of microfinance in increasing women's access to credit was acknowledged. Nonetheless, the sustainability of microfinance institutions did not necessarily guarantee the success of clients' businesses. There was concern that research primarily focused on microfinance institutions and not on clients. Participants also expressed concern that microfinance schemes did not usually take into account reconciliation of family and work responsibilities.

50. A recent study suggested that homogenous self-help group, with members sharing a common socio-economic background, were more likely to be successful in empowering their clients. Self-help group members were able to improve their economic status individually, while very few self-help groups were able to successfully run economic activities as a group.³⁶

51. Participants noted the limitations of microcredit in reaching the poorest. The success of microcredit schemes in reaching the poor was dependent on the availability of complementary interventions accompanying access to credit. The myth that providing women with access to microfinance services, mostly credit, simply and automatically leads to their economic empowerment persists and breeds complacency. This resulted in the majority of the providers of microfinance not investing a sustained effort into understanding what kind of systems, processes and products are needed for women's economic empowerment.³⁷ Some microfinance institutions in Bangladesh, Pakistan and India, for example, made the signature of a close male relative, preferably the husband, mandatory on women's loan application form.³⁸ Exclusion remained as microfinance did not bring women into the formal labour market. Participants noted that poor people, who were clients of microfinance institutions, still preferred to enter the formal labour force and have stable paid jobs.

52. Reflection on the kind of activities and enterprises that women engage in, suggests that the loan products offered by micro-finance institutions, in terms of the loan amount, duration or

³⁶ Sudarshan, Ratna (2009). op.cit.

³⁷ Hussain, Shazreh (2009). "Microfinance and women's empowerment: Myths and realities", expert paper prepared for the United Nations Expert Consultation, 17-19 February, 2009, Copenhagen, Denmark, EC/WSRWD/2009/EP.16.

³⁸ Ibid.

repayment plan, may not always be appropriate for them. Most loan amounts are inadequate for the activities for which women need to borrow. Most microfinance schemes, for example, require repayment to start within one month of the loan being issued although the enterprise is unlikely to yield immediate returns. This means that repayment comes from other sources of income. Women may lack the resources or the networks which would enable them to start repaying installments on the loan virtually as soon as they have taken it.³⁹ To overcome this constraint, a microfinance organization for women, Spandana (India), successfully negotiated with a manufacturer of gas stoves and with a gas connection company to reduce their prices by half in exchange for a large number of new clients. The microfinance institution then offered loans to women to secure this service. 70,000 women signed up within six months, saving them three hours a day to collect fuel.⁴⁰

53. A study of 27 microfinance groups in Latin America, Asia, the Middle East and North Africa illustrated that as a result of the transformation of microfinance institutions from not-for-profit organizations to regulated financial institutions the number of active borrowers increased by 30 per cent a year on average, compared with 15 per cent for institutions that remained as a not-for-profit organization. There was, however, a steep decline in the percentage of women clients in the years following transformation. Over five years, the percentage of women clients decreased from an average of 88 per cent to 60 per cent.⁴¹

³⁹ Ibid.

⁴⁰ Kawas, Celina (2009). "Investing in women, transforming lives", expert paper prepared for the United Nations Expert Consultation, 17-19 February, 2009, Copenhagen, Denmark, EC/WSRWD/2009/EP.17.

⁴¹ Frank, Christina (2008). WWB Focus Note: Stemming the Tide of Mission Drift: Microfinance Transformations and the Double Bottom Line. New York: Women's World Banking, cited in Hussain, Shazreh (2009). op.cit.

54. Participants also expressed concern about the mainstream financial institutions dominated by men. The need to ensure equal representation of women in governance structures in the financial sector was emphasized.

VIII. Social protection

55. Participants discussed the potential impact of social protection measures on women's economic empowerment and emphasized that the *World Survey* should discuss the gender dimensions of such measures. Women and men need social protection in order to deal with the risks associated with flexible markets and recurrent financial and economic crises. Social protection measures, such as safety nets and conditional transfers, have been successful in promoting gender equality and women's empowerment. Participants supported the establishment of a gender-responsive global social security floor, based on essential socio-economic guarantees, as being promoted by ILO.

56. Examples of conditional cash transfer programmes that targeted women were provided. Opportunida in Argentina, for example, created employment opportunities, where women were obliged to do some work activity in order to receive the benefit. The programme also provided education and health care access for children. The main assumption, however, was that women were the main caregivers, reinforcing traditional gender roles. Participants noted that conditionality created dependency and clientilism. The programme also reproduced labour market segmentation, where types of jobs created for women were low-skilled linked to care

activities. Once the programme was completed, women no longer had access to labour market opportunities.

57. Social assistance for the poor and unemployed, in particular in times of high unemployment or economic crisis, included Government acting as the employer of last resort and guaranteeing employment when other work opportunities were not available. Examples of such measures included employment guarantee schemes, public employment programmes, food for work, public works programmes and employment of last resort programmes. India, for example, has passed the National Rural Employment Guarantee Act in its constitution. As of April 2008, it covered all rural areas, providing 100 days of work to anyone asking for work, usually during the low agricultural season.⁴² Participants noted that public job creation, if linked to unpaid work, could be instrumental in promoting gender equality and women's empowerment. There was concern, however, that stimulus packages often focused on creating employment for industries that were predominantly male, such as infrastructure and banking.

58. Another example provided was the Expanded Public Works Programme (EPWP) introduced by the Government of South Africa in 2005. The mandate of this programme was to utilize public sector budgets to alleviate unemployment by providing short-term to medium-term employment opportunities to unskilled, unemployed workers from poor and ultra-poor households. The programme has recognised that unpaid home-based and community-based care and early childhood development work performed primarily by women, children and mostly unemployed and poor volunteers should become paid work.⁴³

⁴² Antonopoulos, Rania (2009). *op.cit.*

⁴³ *Ibid.*

59. Types of community projects of the programme included road construction and maintenance, water delivery, ecological latrines, early childhood development, home and community based care, environmental water conservation and prevention of fires. Budgetary allocations in the social sector resulted in higher levels of job creation and poverty reduction than in infrastructure projects. About 600,000 new full-time EPWP social sector jobs and 60 per cent of these jobs were estimated to be filled by women. These jobs delivered much needed services for poor children and home-based care to the most vulnerable twenty percent of the population with HIV/AIDS, while alleviating time burdens of unpaid work.

IX. Recommendations

60. A number of recommendations for the 2009 *World Survey on the Role of Women in Development* emerged from the discussions:

Macroeconomic environment

- There should be coherence between macro and micro policies. Paid and unpaid work should be recognized in economic policies.
- Macroeconomic policies and other interventions should focus on increasing women's access to employment opportunities.
- A gender-responsive approach to fiscal policy, budgets and urban policy should take into account the importance of targeted public investment to improve women's access to

public assets that improve the quality of paid employment opportunities and reduce the burden of unpaid care work.

- Gender-responsive policies are needed to respond to the multiple crises. Stimulus packages designed in response to the financial crisis should provide gender-sensitive investments in physical and social infrastructure and employment and should take into account both paid and unpaid work.
- There is a need for significant improvement in collection, dissemination and use of sex-disaggregated data.

Labour market

- Increased efforts are needed to remove the obstacles to women's access to paid employment.
- All stakeholders need to be involved in the redistribution of unpaid work, including caregiving. There should be higher valuation of carework.
- Infrastructure development should focus on reducing travel time to clinics and schools, water delivery and sanitation, and early childhood development programme.
- Community-based systems should be established to ease the individual time spent on child or elderly care.

Land

- Measures are needed to address the discriminatory elements of customary law in relation to land.
- Provision of improved public health services, such as the provision of antiretroviral treatment for women infected with HIV, and the regulation of marriage regimes should be considered as important elements of an effective land reform policy.

- The *World Survey* should also address women's access to other productive resources, including housing, water and energy.

Financial services

- There is a need for a broad-based financial sector reform that addresses inequities in the financial system and removes perverse incentives that inhibit financial institutions from playing a more central developmental role.
- Microfinance programmes should focus on developing savings products that are safe, convenient and accessible to women and support women to retain control over their savings.
- There is a need to work on the various aspects of implementation of microfinance schemes to ensure it empowers women.
- Social performance indicators need to be developed for the microfinance sector.

Social protection

- A social protection floor is needed to address insecurity and vulnerability in people's lives.
- Social safety nets, such as old age pensions, should provide entitlements to unpaid workers.
- Public works programmes should be expanded beyond conventional infrastructure projects to include social infrastructure and care services.

ANNEX I

List of Participants

Experts

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ANNEX II

List of Documents

A. PAPERS BY EXPERTS

- EC/WSRWD/2009/EP.1 *Women's access to economic and financial resources: Controversial opportunities*
Corina Rodriguez Enriquez (Argentina)
- EC/WSRWD/2009/EP.2 *The effect of radical economic restructuring and social upheaval on women's economic position*
Eva Fodor (Hungary)
- EC/WSRWD/2009/EP.3 *Making resources more effective for women: Addressing gendered institutions*
Irene van Staveren (Netherlands)
- EC/WSRWD/2009/EP.4 *Socio-economic empowerment of women: Unpaid work, unemployment and public job creation*
Rania Antonopoulos (United States)
- EC/WSRWD/2009/EP.5 *Women's economic empowerment in a time of recession*
Mariama Williams (Jamaica)
- EC/WSRWD/2009/EP.6 *Women's control over and access to economic resources: Some notes on priorities and approaches*
Bernard Walters (United Kingdom)
- EC/WSRWD/2009/EP.7 *Economic empowerment of Arab women in the Economic and Social Commission for Western Asia (ESCWA) region: Achievements and impediments*
Mona Khalaf (Lebanon)
- EC/WSRWD/2009/EP.8 *Economic empowerment of women*
Elizabeth A. Eilor (Uganda)
- EC/WSRWD/2009/EP.9 *Economic empowerment of women*
Diana Strassmann (United States)
- EC/WSRWD/2009/EP.10 *The economic crisis, changing labour markets and policies: Brief overview of critical issues*
Lourdes Beneria (Spain)
- EC/WSRWD/2009/EP.11 *Control over economic resources: Issues around women and work in India*
Ratna Sudarshan (India)
- EC/WSRWD/2009/EP.12 *Women's paid employment, access to assets and gender inequality: A note on financial reform, public assets and economic policies*
James Heintz (United States)
- EC/WSRWD/2009/EP.13 *Women's economic empowerment and economic development: Opportunities for win-win policy interventions*

Stephan Klasen (Germany)

EC/WSRWD/2009/EP.14

Women's control over land and natural resources and their access to housing in Sub-Saharan Africa: Some enduring questions

Dzodzi Tsikata (Ghana)

EC/WSRWD/2009/EP.15

Property, land, housing and women's economic empowerment: Some considerations

Cherryl Walker (South Africa)

EC/WSRWD/2009/EP.16

Microfinance and women's empowerment: Myths and realities

Shazreh Hussain (Pakistan)

EC/WSRWD/2009/EP.17

Investing in women, transforming lives

Maria Celina Kawas Castillo (Honduras)

B. DRAFT REPORT

EC/WSRWD/2009/CP.1

2009 World Survey on the Role of Women in Development (Initial draft)

Ms. Naila Kabeer (Consultant)

C. INFORMATION PAPERS

EC/WSRWD/2009/INF.1

Aide Memoire

EC/WSRWD/2009/INF.2

Programme of Work

EC/WSRWD/2009/INF.3

Information Note for Participants

EC/WSRWD/2009/INF.4

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Participant Biographies

EC/WSRWD/2009/INF.6

List of Documents

ANNEX III

Programme of Work

Tuesday, 17 February 2009

- 09:00 a.m. Registration of participants
- 09:10 a.m. Opening Session
- Welcoming Address
- Susanne Rumohr Hækkerup**, Head of Department, United Nations, World Bank and Global Development Issues, Ministry of Foreign Affairs, Denmark
- Introduction to the Expert Consultation
- Carolyn Hannan**, Director, Division for the Advancement of Women
- 09:40 a.m. Introduction of experts and review of programme of work
- 10:00 a.m. Coffee break
- 10:20 a.m. **Theme 1: Economic empowerment of women, macroeconomic policies, poverty and trade**
- Presentations by experts and discussion
- Corina Rodriguez Enriquez** (Argentina): *Women's access to economic and financial resources: Controversial opportunities* [EC/WSRWD/2009/EP.1]
- Eva Fodor** (Hungary): *The effect of radical economic restructuring and social upheaval on women's economic position* [EC/WSRWD/2009/EP.2]
- Irene van Staveren** (Netherlands): *Making resources more effective for women: Addressing gendered institutions* [EC/WSRWD/2009/EP.3]
- Rania Antonopoulos** (United States): *Socio-Economic Empowerment of Women: Unpaid Work, Unemployment and Public job creation* [EC/WSRWD/2009/EP.4]

11:20 a.m.

Theme 1: Economic empowerment of women, macroeconomic policies, poverty and trade (cont.)

Presentations by experts and discussion

Mariama Williams (Jamaica): *Women's economic empowerment in a time of recession* [EC/WSRWD/2009/EP.5]

Bernard Walters (United Kingdom): *Women's control over and access to economic resources: Some notes on priorities and approached* [EC/WSRWD/2009/EP.6]

Mona Khalaf (Lebanon): *Economic empowerment of Arab women in the Economic and Social Commission for Western Asia (ESCWA) region: Achievements and impediments* [EC/WSRWD/2009/EP.7]

Elizabeth A. Eilor (Uganda): *Economic empowerment of women* [EC/WSRWD/2009/EP.8]

12:30 p.m.

Lunch

02:00 p.m.

Theme 2: Labour markets, care economy and social protection

Presentation by experts and discussion

Diana Strassmann (United States): *Economic empowerment of women* [EC/WSRWD/2009/EP.9]

Lourdes Beneria (Spain): *The economic crisis, changing labour markets and policies: Brief overviews of critical issues* [EC/WSRWD/2009/EP.10]

Ratna Sudarshan (India): *Control over economic resources: Issues around women and work in India* [EC/WSRWD/2009/EP.11]

James Heintz (United States): *Women's paid employment, access to assets and gender inequality: A note on financial reform, public assets and economic policies* [EC/WSRWD/2009/EP.12]

03:00 a.m.

Coffee break

03:20 p.m.

Discussion of issues raised on Day 1

04:00 p.m. Closing of meeting - Day 1

Wednesday, 18 February 2009

09:00 a.m. **Theme 1: Economic empowerment of women, macroeconomic policies, poverty and trade (cont.)**

Presentation by experts and discussion

Stephan Klasen (Germany): *Women's Economic Empowerment and Economic Development: Opportunities for Win-Win Policy Interventions* [EC/WSRWD/2009/EP.13]

Theme 3: Property, land and housing

Presentation by experts and discussion

Dzodzi Tsikata (Ghana): *Women's control over land and natural resources and their access to housing in Sub-Saharan Africa: Some enduring questions* [EC/WSRWD/2009/EP.14]

Cherryl Walker (South Africa): *Property, land, housing and women's economic empowerment: Some considerations* [EC/WSRWD/2009/EP.15]

10:00 a.m. Coffee break

10:20 a.m. **Theme 4: Access to financial resources, including access to services in credit, savings and insurance**

Presentation by experts and discussion

Shazreh Hussain (Pakistan): *Microfinance and women's empowerment: Myths and realities* [EC/WSRWD/2009/EP.16]

Maria Celina Kawas Castillo (Honduras): *Investing in women, transforming lives* [EC/WSRWD/2009/EP.17]

11:00 a.m. Discussion of issues raised on Day 2

11:30 p.m. Presentation and discussion of the draft 2009 World Survey
Chapters I-II
Naila Kabeer (Consultant)

12:30 p.m. Lunch

02:00 p.m. Presentation and discussion of the draft 2009 World Survey

Chapters III-IV
Naila Kabeer (Consultant)

- 02:50 p.m. Coffee break
- 03:10 p.m. Presentation and discussion of the draft 2009 World Survey
Chapters V-VI
Naila Kabeer (Consultant)
- 04:00 p.m. Closing of meeting - Day 2

Thursday, 19 February 2009

- 09:00 a.m. Presentation of the draft 2009 World Survey
Chapters VII-VIII
Naila Kabeer (Consultant)
- 10:00 a.m. Coffee break
- 10:20 a.m. General discussion on the outline and focus of the World Survey
- 11:45 a.m. Lunch
- 01:00 – 03:00 p.m. Meeting organized by the Ministry of Foreign Affairs of Denmark
- 03:00 p.m. Closing Session
- Concluding comments by **Carolyn Hannan**, Director of the Division for the Advancement of Women
- 03:30 p.m. Closing of meeting