



INNOVATIVE APPROACHES TO PROMOTING WOMEN'S ECONOMIC EMPOWERMENT



PAPER FOR THE PARTNERSHIP EVENT ON SEPTEMBER 25, 2008: MDG3 – GENDER EQUALITY
AND EMPOWERMENT OF WOMEN – A PREREQUISITE FOR ACHIEVING ALL MDGs BY 2015

United Nations Development Programme



GOAL 1:
ERADICATE EXTREME POVERTY AND HUNGER



GOAL 2:
ACHIEVE UNIVERSAL PRIMARY EDUCATION



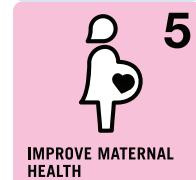
GOAL 3:
PROMOTE GENDER EQUALITY AND EMPOWER WOMEN



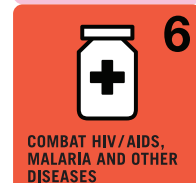
GOAL 4:
REDUCE CHILD MORTALITY



GOAL 5:
IMPROVE MATERNAL HEALTH



GOAL 6:
COMBAT HIV/AIDS, MALARIA AND OTHER DISEASES



GOAL 7:
ENSURE ENVIRONMENTAL SUSTAINABILITY



GOAL 8:
A GLOBAL PARTNERSHIP FOR DEVELOPMENT





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MDG3 – GENDER EQUALITY AND EMPOWERMENT OF WOMEN –
A PREREQUISITE FOR ACHIEVING ALL MDGs BY 2015

NEW YORK, 2008



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by the United Nations Development Programme
Bureau for Development Policy (BDP)
304 East 45th street, New York, New York, 10017, USA

Sales No. E.08.III.B.23
ISBN: 978-92-1-126228-5

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Published by Bedwick & Jones Printing, Inc. on Sappi, Lustro Offset Environmental paper boasting 30 percent Post Consumer Waste, Forest Stewardship Council, and SFI Chain of Custody and SFI Fiber Sourcing certifications with soy-based inks and the use of environmentally compatible technology.

Cover and layout design: Kimberly Koserowski, First Kiss Creative LLC

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The analysis and recommendations in this Publication do not necessarily reflect the views of the United Nations Development Programme (UNDP). The publication is the product of collaborative effort led by the UNDP, and involving a number of United Nations entities and other partners.



Denmark's MDG3 Global Call to Action promotes gender equality as a basic human right. But it is also smart economics. To empower women is one of the most important driving forces behind economic growth and

the fight against poverty. Political commitment to gender equality and empowerment takes more than words: It takes concrete actions and priority of resources. To take targeted action, we need knowledge on the best approaches to promote women's economic empowerment. The present UNDP study—funded by Denmark—highlights best practices and provides knowledge on lessons learned. Ideas can be drawn from the study to scale up future work. The goal is clear: Establishing new innovative partnerships that secure equal opportunities for women as leaders, entrepreneurs and as human beings.

A handwritten signature in black ink, reading "Ulla Tørnæs".

Ulla Tørnæs

Minister for Development Cooperation
Government of Denmark



Gender equality is not only a goal in its own right, but also an important means for realizing all the other Millennium Development Goals. Just past the halfway mark to 2015, it is clear that we must do more to

empower women. Building on UNDP's intensive ongoing work on gender equality and women's empowerment, the report Innovative approaches to promoting women's economic empowerment illustrates various ways in which governments, businesses, communities, the United Nations system, civil society and financial partners can play an even greater role in empowering women. As we continue to step up our efforts to promote gender equality and women's empowerment, we hope that this joint publication of the Government of Denmark and UNDP provides critical insights in helping us move closer towards achieving the Millennium Development Goals.

A handwritten signature in black ink, reading "Kemal Derviş".

Kemal Derviş

Administrator
United Nations Development Programme

ACKNOWLEDGEMENTS

This publication, 'Innovative Approaches to Promoting Women's Economic Empowerment', could not have been prepared without the dedicated efforts of the staff of the United Nations Development Programme (UNDP) and the support of the Government of Denmark. It is the product of a collaborative effort by the UNDP Gender Team. The team is particularly grateful for advice from Camilla Brückner and Tine Blaaær of the Permanent Mission of Denmark to the United Nations.

We would like to thank Mark Blackden, independent consultant, for drafting the publication and compiling the promising and innovative approaches to promoting women's economic empowerment contained in this publication.

Many individuals, representing international organizations, bilateral donors, trade unions and the private sector provided invaluable advice, information and material. The publication team thanks the inter-agency groups within the United Nations system: Division for the Advancement of Women of the Department of Economic and Social Affairs, International Labour Office, United Nations Children's Fund, United Nations Development Fund for Women, United Nations Global Compact Office, United Nations Population Fund, The World Bank Group and the World Food Programme; as well as various UNDP headquarter bureaus, regional and country offices. The publication team is also grateful for the inputs and comments provided by the Government of South Africa, the French Ministry of Cooperation, the United Kingdom Department for International Development, the U.S. Agency for International Development, Goldman Sachs, the International Trade Union Confederation and the Inter-Parliamentary Union.

This publication also benefited from comments by Debbie Budlender, Senior Researcher at the Community Agency for Social Enquiry, South Africa, and Prof. Diane Elson at Essex University, United Kingdom.

We appreciate the efforts of this publication's production team: Jeffrey Stern of Suazion Inc., text editor; Kimberly Koserowski of First Kiss Creative LLC, graphic designer; and Alex Rogers, Bedwick & Jones Printing, Inc., printer.

We wish to express special appreciation to Anna Fälth and Rania El Azem of the Gender Team for their coordinating role.



Winnie Byanyima

Director, UNDP Gender Team
Bureau for Development Policy

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EXECUTIVE SUMMARY

The Millennium Declaration and the Millennium Development Goals (MDGs) have become a universal framework for development and a means for developing countries and their partners to work together in pursuit of a shared future. The third Millennium Development Goal (MDG3), “promote gender equality and empower women,” is not only a key development goal in its own right, but also an important means to achieving all MDGs. Though impressive advances have been made in many countries towards achieving the MDGs, in 2008—halfway to the MDG attainment benchmark of 2015—progress on individual Goals in a number of countries is off-track. It is imperative that we speed up our efforts and take additional action to ensure that the millions of women and men affected by the lack of progress benefit from the basic promises of the MDGs. Action needs to address the underlying causes that restrict women’s economic opportunities: it is not only a denial of human rights but also bad economics when women do not have an equal chance as men to contribute to growth and development.

To address the lack of progress on MDG3, the Government of Denmark launched the MDG3 Global Call to Action campaign in 2008, culminating at the September 2008 High-level Event on the Millennium Development Goals. The campaign aims to raise the priority of achieving gender equality and women’s empowerment on the international agenda, and to accelerate the achievement of all Millennium Development Goals.

‘Innovative Approaches to Promoting Women’s Economic Empowerment’, written for the High-level Event Partnership Meeting on the MDG3 Global Call to Action, addresses the lack of progress on women’s economic empowerment. It highlights promising and innovative approaches from all regions of the world, illustrating the range and combination of activities and ways in which these activities address and contribute to women’s economic empowerment, and, more broadly, to the achievement of the MDGs. Useful to development planners and practitioners in governments, United Nations agencies, civil society and the private sector, ‘Innovative Approaches’ serves as a vehicle to generate ideas for scaling up and guiding future work.

The publication focuses on three core dimensions of women’s economic empowerment, namely: **economic opportunity** (e.g., expanding employment and entrepreneurship, promoting decent and productive work, improving access to finance); **legal status and rights** (e.g., improving women’s property, inheritance and land rights); and **voice, inclusion and participation** in economic decision-making (e.g., developing mechanisms to enhance women’s involvement in decision-making bodies).

Providing multi-dimensional responses to multi-dimensional challenges is one of the most important characteristics of the innovative approaches: Solutions often overcome conventional boundaries and combine sectoral activities. For example, increasing women’s economic opportunities addresses not only the achievement of MDG3, but also all other MDGs. An important lesson drawn from these approaches is that business goals can be compatible with gender equality and the broader development agenda.

'Innovative Approaches' identifies key ingredients to women's economic empowerment, including:

- Demonstrating leadership by decision makers in prioritizing women's economic empowerment;
- Articulating gender equality as a goal in policies, strategies, budgets, programmes and projects within the public and private sectors, including increased targeted national resources and official development assistance for gender equality, and attention to women's economic empowerment in the context of international trade;
- Fully and systematically integrating capacity-development into each activity;
- Generating and transmitting data, analysis and knowledge to decision makers and key stakeholders;
- Involving the private sector in promoting gender equality and women's empowerment and expanding public-private partnerships;
- Making proactive efforts to foster women's voice, inclusion and participation; and
- Recognizing the negative impact of unpaid work on women's economic activities and empowerment, and prioritize ways to reduce their workload, including equal sharing of it between women and men.

To accelerate progress towards achieving MDG3, this publication recommends that all actors involved commit to report to the 2010 MDG Summit on specific actions taken to empower women and, more broadly, accelerate the achievement of MDG3. In addition, 'Innovative Approaches' makes recommendations in the three core dimensions of women's economic empowerment: Expanding women's economic opportunity, including expanding women's access to finance, prioritizing domestic energy initiatives and encouraging women to form public-private partnerships for local service delivery; Strengthening women's legal status and rights, including strengthening women's land ownership rights and supporting implementation of the provisions of the Convention on the Elimination of All Forms of Discrimination against Women; and Expanding opportunities for women's voice, inclusion and participation, including conducting national consultations on women in economic decision-making, encouraging the private sector to promote greater participation of women, and convening national fora on women and entrepreneurship.

RECOMMENDATIONS



RECOMMENDATIONS FOR ACCELERATING THE ACHIEVEMENT OF MDG3

Through its MDG3 Torch Campaign, the Government of Denmark has invited a range of actors to “do something extra.” By September 2008, governments, United Nations agencies and other international, civil society and private sector organizations will have made 100 such commitments. The Torch Campaign illustrates the primary ingredient for empowering women: the exercise of determined leadership and political will to articulate and act on tangible commitments.

To accelerate progress towards achieving MDG3, all involved actors need to make three foundational commitments:

1. Make gender equality and women’s empowerment an explicit objective of policies and programmes, with associated resources and targets, including a substantial increase in official development assistance for gender equality and women’s empowerment, based on the Accra Agenda for Action and the Paris Declaration, and the aid effectiveness agenda; and ensure that poor women and men in low income countries benefit from global trade.
2. Identify and supporting advocates of gender equality at all levels, including women and men in the public, private and not-for-profit sectors.
3. Strengthen accountability to women by reporting on commitments made and actions taken to accelerate achievement of MDG3. Reporting could be done at the 2010 MDG Summit, proposed by the Secretary-General of the United Nations.

In addition to these three foundational commitments, leaders should commit to taking specific actions during 2009 and 2010 that will make a difference for women’s economic empowerment. These include scaling up promising and innovative approaches to women’s economic empowerment in the following three areas: expanding women’s economic opportunity; strengthening women’s legal status and rights; and expanding opportunities for women’s voice, inclusion and participation. However, concurrent actions are also needed on many other fronts, including accelerating the implementation of all strategic priorities identified by the Millennium Project Task Force (see p. 3).

(i) Expanding women's economic opportunity

- **Expand women's access to finance:** Develop national-level strategies involving governments, private-sector banks and micro-finance institutions to accelerate women's access to capital. Develop new instruments and delivery mechanisms to address collateral requirements.
- **Prioritize domestic energy:** Invest in infrastructure and services to meet national energy requirements—with particular focus on rural electrification, clean cooking fuels and household energy needs—as a catalytic contribution to meeting all MDGs and alleviating the time burdens imposed on women by domestic tasks.
- **Encourage women to form public-private partnerships for local service delivery:** Create an enabling environment, including supporting policies and regulatory frameworks that provide women entrepreneurs with business opportunities and enable them to be contracted by local authorities to deliver basic services, such as water, waste management and provision of local infrastructure.

(ii) Strengthen women's legal status and rights

- **Address issues of female land ownership and titles:** Establish a baseline on the status of women's land ownership and put in place mechanisms to expand women's rights.
- **Support implementation of the provisions of the Convention on the Elimination of All Forms of Discrimination against Women, including its Optional Protocol:** Formulate national laws of inheritance and succession to guarantee women their rights of inheritance and ownership of land and property by 2015. Incorporate supporting strategies into the periodic reports to the Committee on the Elimination of Discrimination against Women.

(iii) Expand opportunities for women's voice, inclusion and participation

- **Conduct national consultations on women in economic decision-making:** Proactively develop strategies for using affirmative action and other measures to expand women's roles in economic decision-making in the public sector. Focus on women's participation in economic management, regulatory bodies and in key economic sectors.
- **Encourage the private sector to promote greater participation of women:** Develop incentives and regulations to support women's representation in key private-sector institutions, such as corporate boards and investment-promotion agencies. Establish programmes that strengthen and support women's networks and business associations. Promote women's representation, including in decision-making positions, within workers' organizations.
- **Convene national fora on women and entrepreneurship:** Involve stakeholders at the highest level to engage in dialogue on challenges facing women entrepreneurs and to develop strategies and programmes to promote women's entrepreneurship. Convene fora on women and finance to put in place strategies for rapidly expanding women's access to finance.

1. INTRODUCTION

GENDER AND THE MDGs

PRACTICE POINTER 1: GENDER AND THE MDGS AT THE COUNTRY LEVEL

To build knowledge and experience for promoting gender-responsive MDG processes, the UK Department for International Development, the United Nations Development Programme and the United Nations Development Fund for Women launched a global pilot project, Gender and MDGs, in five countries. As a result, the Cambodian 'National MDG Report' and 'National Strategic Development Plan' incorporated gender-responsive employment indicators, and Kyrgyzstan integrated gender perspectives into the 'Poverty Reduction Strategy Paper' and the 'Second MDG Report'. In Kenya, dialogues with women at the grassroots level helped to inform government initiatives on 'Poverty Reduction Strategy Papers,' and led to the development of MDG action plans in two districts. The campaign in Peru increased public awareness—especially among women's networks, youth, academia, and local and regional public officials—of MDG3 and how achieving it is essential for making progress on the other MDGs. Morocco launched its first gender-sensitive national MDG report, which led to gender-responsive budgeting by the Ministry of Finance.



INTRODUCTION: GENDER AND THE MDGs

In 2000, 189 United Nations member states adopted the Millennium Declaration, which distils the key goals and targets agreed to at international conferences and world summits during the 1990s. Drawing on the Declaration, the United Nations system, the World Bank and the Organisation for Economic Co-operation and Development drew up a set of eight Millennium Development Goals (MDGs) with associated targets and indicators. The Declaration and MDGs have become a universal framework for development and a means for developing countries and their partners to work together in pursuit of a shared future. The third Millennium Development Goal (MDG3), “promote gender equality and empower women,” has a special place among the MDGs—not only is it a key development goal in its own right, but also an important means to achieving all MDGs. Acting on MDG3 has a catalytic effect on all MDGs and makes their attainment more feasible.

As governments continue to shift towards MDG-based planning, UNDP assists them in building the institutional capacities, policies and programmes needed to achieve the MDGs. UNDP also supports governments in tailoring the MDGs to local circumstances and challenges. From a gender perspective, UNDP works to ensure that policies, programmes and budgets respond to the needs of both women and men, while helping women to better influence and shape these policies.

In 2002, the United Nations Secretary-General commissioned the Millennium Project to develop a concrete action plan for achieving the MDGs and reversing the abject poverty, hunger and disease that affect billions of people. The Task Force on Education and Gender Equality was among the 10 thematic Task Forces carrying out the bulk of the project’s analytical work.¹ The Task Force identified seven strategic priorities that reflect the many dimensions of women’s empowerment:²

1. Strengthen opportunities for post-primary education for girls while simultaneously meeting commitments to universal primary education;
2. Guarantee sexual and reproductive health and rights;
3. Invest in infrastructure to reduce women’s and girls’ time burdens;
4. Guarantee women’s and girls’ property and inheritance rights;
5. Eliminate gender inequality in employment by decreasing women’s reliance on informal employment, closing gender gaps in earnings and reducing occupational segregation;
6. Increase women’s share of seats in national parliaments and local government bodies; and
7. Combat violence against girls and women.

Recognizing these priorities, world leaders reaffirmed their commitment to promoting gender equality and eliminating pervasive discrimination in the '2005 World Summit Outcome', acknowledging that "progress for women is progress for all"³. The revised MDG Framework now includes targets to achieve full and productive employment and decent work for all, including women and young people (MDG1), universal access to reproductive health (MDG5) and universal access to treatment of HIV/AIDS for all those who need it (MDG6).

Though impressive advances have been made in many countries towards achieving the MDGs, in 2008—halfway to the MDG attainment benchmark of 2015—progress on individual Goals in a number of countries is off-track. It is imperative that we speed up our efforts and take additional action to ensure that the millions of women and men affected by the lack of progress benefit from the basic promises of the MDGs.

Despite steady improvements to women's and girls' access to education and health in many of the world's poorest countries, progress on women's economic empowerment is badly off track. In developing countries, women consistently lag behind men in formal labour force participation and entrepreneurship, earn less than men for similar work, and have less access to credit, and lower inheritance and ownership rights than men do. Action needs to be taken to address the underlying causes that restrict women's economic opportunities—not only for gender equality but also for overall poverty reduction: it is bad economics to leave such a large human resource untapped.

To address the lack of progress on MDG3, the Government of Denmark launched the MDG3 Global Call to Action campaign⁴ in 2008. The campaign aims to raise the priority of achieving gender equality and women's empowerment on the international agenda, and to accelerate the achievement of all Millennium Development Goals. The specific objectives of the campaign are to: ensure that greater action is achieved through collaboration with partners to identify what still needs to be done; build a common vision for addressing remaining gaps and scaling up successes; build linkages among development partners; gather tangible commitments; and identify milestones for measuring international progress and work on MDG3.

One aspect of the campaign, the MDG3 Champion Torch, invites representatives of governments, the private sector, civil society, media and international organizations to become Torch Bearers and make a commitment to "do something extra" in support of gender equality and women's economic empowerment. This campaign will culminate at the September 2008 Partnership Event on the MDG3 Global Call to Action, where the 100th Torch and a summary of all commitments made by Torch Bearers will be presented to the Secretary-General of the United Nations.

The High-level Event will be a forum for world leaders to review progress, identify gaps and commit concrete efforts, resources and mechanisms to bridging such gaps. In addition, the High-level Event will accelerate implementation and follow-through by asking world leaders to announce their specific plans and proposals. It will also send a message—from the highest political level—regarding strengthening the global partnership and building consensus on financing for development.

The Secretary-General's background note to the High-level Event, 'Committing to action: achieving the Millennium Development Goals', presents a list of concrete actions for attaining gender equality and the empowerment of women. These demand urgent consideration by all stakeholders.⁵ The actions include scaling up promising practices to combat obstacles to achieving MDG3 targets and developing innovative financing mechanisms and partnerships to mainstream gender perspectives in all MDG sectors.

Written for the High-level Event Partnership Meeting on the MDG3 Global Call to Action, 'Innovative Approaches to Promoting Women's Economic Empowerment' is intended for use by development planners and practitioners in governments, United Nations agencies, civil society and the private sector. This publication endeavours to address the lack of progress on women's economic empowerment by illustrating promising and innovative approaches, which can generate ideas for scaling up and guiding future work; both by accelerating implementation and by expanding efforts at the national level.

This publication focuses on three core dimensions of women's economic empowerment, namely, activities aimed at: expanding women's economic opportunity; strengthening women's legal status and rights; and ensuring women's voice, inclusion and participation in economic decision-making. In addition, this publication identifies the key ingredients essential to women's economic empowerment and recommends some specific actions for leaders and decision-makers at all levels.



2. WOMEN'S ECONOMIC EMPOWERMENT



DEMISTIFYING 'WOMEN'S ECONOMIC EMPOWERMENT'

Defining women's economic empowerment

The United Nations Population Fund defines women's empowerment through five major components: women's sense of self-worth; their right to have and determine choices; their right to have access to opportunities and resources; their right to have the power to control their own lives, both within and outside the home; and their ability to influence the direction of social change to create a more just social and economic order, nationally and internationally.⁶

These five components are particularly applicable to the economic sphere, where women's economic empowerment can be achieved by targeting initiatives to expand women's economic opportunity; strengthen their legal status and rights; and ensure their voice, inclusion and participation in economic decision-making.

Expanding women's economic opportunities means: more and better jobs for women across a wider range of sectors; a business climate that supports women in starting and growing businesses, and building their management and entrepreneurial skills; a financial sector in which commercial banks and microfinance institutions provide women with effective access to a range of financial services and products tailored to their needs, including especially credit and savings instruments; and, in times of high food and fuel prices, greater livelihood security for women, especially in rural areas and vulnerable environments.

Securing women's legal rights, including with respect to land and other property, is an indispensable component of their empowerment and a core foundation for economic activity. Similarly, ensuring that women's voices are heard in the economic arena, and that their priorities are not only heard but also acted on, is both a means to, and an end of, their economic empowerment. Working together across these areas, for example where securing women's land rights has a direct impact on their ability to access finance, has an important multiplier effect for MDG3 and for all the MDGs.

Of the seven strategic priorities identified by the Millennium Project Task Force on Education and Gender Equality (see Introduction), four are of particular importance for women's economic empowerment. Two of them directly address the need to expand women's **economic opportunity**:

- **Investing in infrastructure to reduce women's and girls' time burdens**, as unpaid work is productive in its own right, and are determinant of women's ability to devote time and energy to economic activity.
- **Eliminating gender inequality in employment** (interpreted here to include expanding formal employment, decreasing women's reliance on informal employment, closing gender gaps in earnings, reducing occupational segregation, strengthening women's entrepreneurship and improving livelihoods) as a direct means of promoting women's economic opportunity and a major contributor to meeting other MDGs.

Two others are central contributors to women's economic empowerment, by addressing women's **legal status and rights**, and their **voice, inclusion, and participation** in decision-making.

- **Guaranteeing women's and girls' property and inheritance rights**, which underpin women's effective access to, and control over, assets and other resources required for productive activity and have a particular importance in enabling women's access to finance.
- **Increasing women's** share of seats in national parliaments and local government bodies, as a means of bringing women's voices into decision-making, boosting accountability to women and facilitating women's inclusion in the economic sphere.

PRACTICE POINTER 2: BLACK ECONOMIC EMPOWERMENT

The Government of South Africa adopted the Broad Based Black Economic Empowerment (BEE) Act⁷ in 2003, a strategy that stimulates economic growth and creates employment by targeting the South African economy's weakest point: unredressed inequalities resulting from years of apartheid. With a view to realizing the country's full economic potential, the Act distinguishes between inequalities faced by black women and men. In addition to other goals, the Act aims to increase black women's ownership and management of existing and new enterprises, and to increase their access to economic activities, infrastructure and skills training.

Integral to the Act are scorecards developed by a BEE task team, comprised of representatives from the private and public sectors. The scorecards measure companies' empowerment progress in four areas: direct empowerment, through ownership and control of enterprises and assets; management at senior level; human-resource development and employment equity; and indirect empowerment through preferential procurement, enterprise development and corporate social investment. These scorecards, as well as scorecards for multinational companies, are defined and elaborated in the BEE codes of good practice,⁸ which govern how companies do business in South Africa. The codes, binding on all state bodies and public companies, require the government to take an entity's score into account when making economic decisions on procurement, licensing, concessions, public-private partnerships and the sale of state-owned assets or businesses. In addition, private companies wishing to do business with government enterprises or entities must apply these codes. Companies are also encouraged to apply the codes in their interactions with one another, since preferential procurement will affect most private companies throughout the supply chain.

Creating an enabling environment for women's economic empowerment

It is essential to create an enabling environment to achieve MDG3. This also means promoting women's economic empowerment through a complementary combination of policies, laws, institutional mechanisms and resources.

A favourable combination of factors from different spheres creates an enabling environment conducive to women's empowerment at a societal level. At an individual level, empowerment translates into women's ability to act on their own behalf and make decisions on matters that affect them. Empowerment requires resources, especially effective access to and control of economically productive resources, such as land and finance; the exercise of power, or 'agency',⁹ that enables women to act as economic agents in their own right; and a focus on results so that women fully benefit from their economic endeavours. It is a process of incremental change.

However, many factors in the broader economic, social and cultural environment make it difficult to bring these requirements together. Women's economic empowerment must compete for leaders' and policy makers' attention against other pressing economic issues, such as macroeconomic and financial sector instability, diminishing growth prospects of some regions, the current high prices of foodstuffs, and the effects of climate change, armed conflict and natural disasters. The situation is exacerbated and women's empowerment is further disadvantaged by the myriad of gender-specific issues, including persistently high levels of sexual and gender-based violence, proliferation of HIV/AIDS, the pervasiveness of harmful traditional practices (such as female genital mutilation, child and forced marriage), child labour, trafficking in women, low levels of education and health, and inadequate access to key services.

In addition, key factors hindering progress towards women's economic empowerment in the economic sphere include lack of legal provisions guaranteeing women's economic rights; discrimination in the labour market; women's lack of access to training and technology; stereotypical attitudes; unequal sharing of responsibilities between women and men in the domestic sphere; and unequal access to and control over economic and financial resources.

PRACTICE POINTER 3: CAPACITY BUILDING FOR GENDER-RESPONSIVE ECONOMIC POLICY MAKING

Economic policy-making remains largely influenced by orthodox thinking, which does not include gender equality as a variable in macro-economic analysis. To respond to this gap, the United Nations Development Programme (UNDP) developed the Gender and Economic Policy Initiative (GEPI). The Initiative enhances the capacity of development planners, researchers and civil society to analyze and utilize gender concepts and tools in development planning and practice, including in economic policies and poverty reduction strategies. GEPI consists of two components: a Master of Arts in Gender Analysis in Economics programme and a short course on Gender-Responsive Economic Policy Management.

The Master of Arts in Gender Analysis in Economics programme was developed by the Makerere University's Faculty of Economics and Management, in collaboration with the Department of Women and Gender Studies and with UNDP assistance. The programme, the first of its kind in Africa, is expected to commence in August 2009 in Kampala, Uganda. It intends to produce a critical mass of policy makers and practitioners with the skills necessary to identify and rectify gender biases in economic policies and to prepare gender-responsive micro- and macro-economic policies for governments and development organizations. Makerere University intends to have fully institutionalized and taken ownership of the programme within five years.

The three-week short course on Gender-Responsive Economic Policy Management is being developed by UNDP, in collaboration with the African Institute for Economic Development and Planning (UNIDEP) of the United Nations Economic Commission for Africa. The programme, which targets economists and planners at the frontlines of national economic policy-making and planning—primarily in ministries of finance and planning—aims to enable them to contribute to the discourse on gender-responsive economic policy and provide practical tools to integrate gender perspectives into poverty-reduction strategies, budgets and economic growth plans. The course will be conducted twice a year: once in English and once in French, from 2009 onwards. By 2012, the course should be self-sustaining and institutionalized by UNIDEP.

PRACTICE POINTER 4: WORKING WITH MEN

Lessons learned by the United Nations Children’s Fund (UNICEF) illustrate that to promote women’s economic empowerment, national and local strategies, policies and programmes need to target not only women and girls, but also to involve men and boys. In Jordan, for example, UNICEF singled out each family’s oldest son for capacity building, through training and counseling, encouragement to support the female members of the family, and work as peer trainers for sensitization on gender equality and women’s empowerment. The sons also had a chance to observe women’s contribution to work outside the home, as managers of the community development programme and, more generally, as decision makers.

Importance of women’s economic empowerment to development

Gender inequality imposes costs on societies. While it is difficult to empirically establish the relationship between gender inequality and economic growth, a 2006 International Monetary Fund survey concluded that “societies that increase women’s access to education, health care, employment, and credit, and that narrow differences between women and men in economic opportunities, increase the pace of economic development and reduce poverty.”¹⁰ Similarly, a recent Goldman Sachs research report, ‘Women Hold Up Half the Sky’, pointed out that education is key to gender equality, which in turn leads to a virtuous circle of higher productivity, growth of gross domestic product, more entrepreneurial success, higher return on investment and a more favourable demographic structure.¹¹

This and other evidence demonstrate that women’s economic wellbeing—and the larger concept of gender equality—is intricately tied to other development concerns. The Gender Equality Strategy (2008–2011) of the United Nations Development Programme (UNDP)¹² is designed to ensure gender equality and women’s empowerment as an integrated dimension in the organization’s core business: UNDP Strategic Plan 2008–2011.¹³ In line with this Strategic Plan, UNDP will assist countries to formulate, implement and monitor MDG-based national development strategies centered on inclusive growth and gender equality. UNDP aims to ensure not only that gender mainstreaming is taking place in all areas of operations and programming, but also that real progress is made in helping countries reduce gender inequalities and improve the lives of women.

The MDGs are mutually reinforcing—maximizing the impact of actions requires recognizing and acting on synergies, which can also provide a means of raising the profile and priority of specific sectoral interventions. For example, interventions that address the energy needs of women, especially at the household level, have substantial multiplier effects across all MDGs.



PRACTICE POINTER 5: ENERGY MULTIPLIER

Since women and their dependent children make up the majority of those living in poverty, energy initiatives that increase income-generating opportunities for women can be important factors in reducing hunger and poverty levels (MDG1) and can enhance women's social and political status—thereby promoting the empowerment of women (MDG3). When women have access to adequate fuel, water supplies and money for school fees, their children are more likely to attend school, especially the girls, who will not be kept home to help their overburdened mothers (MDG2). Having money for food and the fuel and equipment needed for processing and cooking it also promotes better health for women and their families (MDG4, 5 and 6) and reduces pressures on forests and other ecosystems vulnerable to depletion (MDG7).¹⁴

PRACTICE POINTER 6: COMBINING MDG OBJECTIVES (MDG1, 2, 3 AND 5)

In 2003, the United Nations Population Fund (UNFPA) and partners launched a global Campaign to End Fistula, with the goal of making obstetric fistula as rare in developing countries as it is in the industrialized world. The Campaign is now working in more than 40 countries in Africa, Asia and the Arab region and involves a range of partners, including Virgin United from the private sector. The Campaign provides free treatment for women with fistula, while utilizing economic and educational initiatives to empower them with the skills they need to rebuild their lives after surgery. For example, in Niger and Nigeria, UNFPA supports partners in training women in income-generating activities. In Pakistan, UNFPA works with a regional centre to provide skills training for treated women, and basic literacy courses for both patients and their children.

INNOVATIVE APPROACHES TO 'WOMEN'S ECONOMIC EMPOWERMENT'

In line with the Secretary-General's background note for the High-level Event on the Millennium Development Goals, this publication presents a selection of promising and innovative approaches from several agencies, organizations and enterprises. These approaches demonstrate what is possible when the focus is on women's economic activity and how, under the right conditions, this focus contributes to women's empowerment—both inside and outside the economic sphere.

This sample is not intended as either scientific or representative, nor does it highlight actual results; some activities remain in early or preparatory stages, while some of the results indicated are expected at completion. Rather, the intent is to highlight the approach, the range and combination of activities, and the ways in which these activities, in widely differing environments, have sought to address and contribute to women's economic empowerment and, more broadly, to the achievement of the MDGs. The aim is to illustrate concrete actions—by governments, international organizations, businesses, communities, civil society and financial partners—from which ideas can be drawn to scale up and guide future work.¹⁵

Innovative and promising approaches were selected for their contribution to or direct bearing on women's economic empowerment in three overlapping areas:

- **Economic opportunity**, such as expanding employment, promoting decent and productive work, developing entrepreneurship, improving access to finance and supporting livelihoods;
- **Legal status and rights**, such as improving property, inheritance and land rights, marriage regimes and employment conditions; and
- **Voice, inclusion and participation**, such as developing mechanisms that enhance women's effective involvement in decision-making bodies in the economic arena.

More information on these promising and innovative approaches, related documentation and materials can be accessed at the MDG3 Global Call to Action and the UNDP Web sites:

- <http://www.mdg3action.un.org/en>
- <http://www.undp.org/women/>

3. ECONOMIC OPPORTUNITY

PRACTICE POINTER 7: EMPLOYMENT GUARANTEE PROGRAMMES

There is widespread recognition that, in most countries, private sector investment has not been able to absorb surplus labor, in particular for poor, unskilled people. In addition to physical infrastructure, areas that have immense potential to create much-needed employment include social service delivery and social infrastructure. A recent study, 'Impact of Public Employment Guarantee Strategies on Gender Equality and Pro-poor Development', carried out by the Levy Economics Institute of Bard College and the United Nations Development Programme, suggests that by bringing together public job creation and unpaid work, well-designed employment guarantee policies can promote job creation, gender equality and pro-poor development, thus contributing towards achieving all Millennium Development Goals. The study draws on experiences from two employment guarantee programmes: the Expanded Public Works Programme (2004) of South Africa—a 20 billion Rand national initiative, which aims to create 1 million new jobs for unemployed low-skilled workers over five years; and the National Rural Employment Guarantee Act of India, which mandates that women comprise at least one-third of its beneficiaries.¹⁶

EXPANDING WOMEN'S ECONOMIC OPPORTUNITY

Improving women's economic opportunities can take many forms, including: eliminating gender gaps in employment; developing women's entrepreneurship opportunities and capacity; improving women's access to finance; and improving women's livelihoods.

Activities to eliminate gender gaps in employment span Ghana's information and communications technologies sector and the roads of Peru. Building women's entrepreneurial capacity is at the centre of the Shakti programme in India, regional development in Turkey, and building networks and business skills in eastern and southern Africa. Access to finance is supported through partnering with a Nigerian commercial bank to develop the women's market, strengthening microfinance and associated support services in Pakistan, and reforming policy to help Indonesian female migrant workers channel their remittances through the banking system. Projects geared towards supporting livelihoods include gender-responsive agricultural extension services in Côte d'Ivoire and facilitating women's acquisition of land in Honduras.

Expanding women's economic opportunity is sustainable primarily when their overall workloads are reduced: many time- and labour-intensive domestic tasks reduce household members' time to engage in economic activities, in particular in low-income rural communities where women are responsible for fetching water and firewood, in addition to other household chores such as cooking and cleaning. Women, predominantly responsible for such tasks, are less likely to be able to take advantage of economic opportunities, respond to changing market conditions and incentives, or participate in income-generating activities. Consequently, a core component of an enabling environment for women's economic opportunity is lowering women's disproportionate burden of unpaid work. It is, therefore, important to help women and men balance domestic responsibilities with economic activities and to invest in interventions that alleviate women's domestic workload.

PRACTICE POINTER 8: DIESEL-POWERED MULTIFUNCTIONAL PLATFORMS

To lower the burden of fuel collection in an environment where electrification is virtually non-existent, the United Nations Industrial Development Organization and International Fund for Agricultural Development developed a programme to provide labour-saving energy services through multifunctional platforms. These platforms are 10-horsepower diesel engines with modular components that can supply either motive power for time- and labour-intensive work (such as milling, de-husking and other agricultural processing activities) or electricity for lighting, welding, or pumping water. By 2004, 400 platforms had been installed, reaching 8,000 women throughout the country. Although women's organizations own, manage and control the platforms, many people benefit in each community. The platforms have reduced the time required for labour-intensive tasks from hours to minutes, enabled reallocation of time to income-generation (with attendant increases in income), contributed to an increase in the number of girls remaining in school and raised the status of women in the community.¹⁷



Eliminating gender gaps in employment

Gender gaps and discrimination exist in all labour markets at both national and local levels. They include women's limited labour force participation, high levels of unemployment, poor work conditions, occupational segregation (horizontal and vertical), and discrimination at the work place.

Horizontal segregation limits women's career choices and keeps them in low-paid sectors due to gender stereotypes that determine the sectors in which they can work. While women tend to be employed in the health and education sector, they are typically excluded from traditionally 'male sectors', such as mining and construction. Vertical segregation limits women's participation in economic policy-making and decision-making in the public sector and in reaching managerial and decision-making positions in the private sector. Lack of work-life policies, such as parental leave and flexible work schedules, limits women's labour force opportunities.

This section illustrates approaches taken to eliminate gender gaps in employment. For example, horizontal segregation was addressed in Ghana and Peru by providing women with technical skills training to get access to the ICT and road sectors. In Costa Rica, an ISO-standard certification programme aims to eliminate gender inequalities and discrimination in the labour market. Vertical segregation in Sri Lanka was addressed through rewarding high-achieving women and creating role models for other employees.

PRACTICE POINTER 9: PARENTAL LEAVE—WORK-LIFE BALANCE

To enable both women and men to coordinate family responsibilities and work outside the home, Iceland has a law granting each parent an independent right to up to three months' maternity or paternity leave, with joint rights for three further months that can be split between them. In this way, fathers are granted one-third of the available leave. Parents in Sweden have a total of 480 days of parental leave for every child born, with 60 days earmarked for each parent, with the cost being shared between employers and the state. To encourage greater paternal involvement in childrearing, a minimum of three months is required to be used by the 'minority' parent, in practice usually the father. The number of fathers taking parental leave, while still relatively small, has increased from under 10 percent in 1997 to 17 percent in 2004.¹⁸





EQUALITY SEAL: LABOUR CERTIFICATION ON GENDER EQUALITY

COLLABORATION BETWEEN THE STATE AND THE PRIVATE SECTOR IN PROMOTING EMPLOYMENT AND SOCIAL POLICIES IS A WIN-WIN SITUATION FOR BUSINESSES, WOMEN, MEN, FAMILIES AND SOCIETY AT LARGE.

The Equality Seal is a voluntary certification process for the private sector in Central America. The certification verifies that the company is, in fact, meeting standards that promote workplace equality between men and women. Fresquita Vegetales is a certified private-sector enterprise in Costa Rica. The company promotes gender equality in recruitment, remuneration, training opportunities and labour rights. It has policies against sexual harassment and policies for work-family balance, such as maternity leave and flexible schedules for pregnant and breastfeeding workers. Fresquita Vegetales also provides medical services.

A recent study of Fresquita Vegetales provides evidence on the impact of the Equality Seal in terms of increased labour productivity and a work environment free from discrimination and gender inequalities.

KEY INGREDIENTS

- **National policy on gender equality that promotes reconciliation policies within the private sector**
- **Use of the private sector, including small- and medium-size enterprises, in promoting gender equality and employment policies linked to social policies**
- **Certification process, generating evidence and knowledge on how to achieve positive impacts on women and men workers, their families, business, and productivity**

OBJECTIVE

- **Promote gender equality through a certification process (ISO standards), in labour market norms and policies, practices, and work culture in Central America**

MAIN ACTIVITIES / PRINCIPAL RESULTS

- Increasing productivity and short term efficiency
- Promoting conciliation through respecting and promoting women's and labour rights
- Adjusting working schedules to offer flexibility during pregnancy or breastfeeding and for conciliating productive and reproductive responsibilities
- Providing access to medical services
- Recognizing leadership capabilities of women within the organization
- Maintaining policies, norms and procedures against sexual harassment
- Increased productivity due to hiring women
- Gathered evidence on the role and contribution of enterprises in promoting gender equality
- Recommended methods for strengthening gender sensitive norms, practices and policies at the workplace



PRINCIPAL PARTNERS

Instituto Nacional de las Mujeres, Centre for Women and Gender Studies of the University of Bergen (Norway), United Nations Development Programme, United Nations Development Fund for Women



WOMEN ARE AN IMPORTANT RESOURCE IN BUILDING A COUNTRY'S INFORMATION AND COMMUNICATIONS TECHNOLOGY SERVICE INDUSTRY AND SHOULD HAVE THE OPPORTUNITY TO ATTAIN MANAGEMENT POSITIONS.

The Government of Ghana recently adopted an Information and Communication Technologies (ICT) for Accelerated Development Policy. Ghana was one of the first countries in sub-Saharan Africa to liberalize the telecommunications sector in the mid-1990s, leading to significant improvements and growth of the ICT sector. A feasibility analysis showed that women are predominant in ICT-related business in Ghana.¹⁹ Secure work in a business technology outsourcing environment and flexible hours attract women, who account for nearly 70 percent of employees, though largely in lower-level positions.

The project focuses on providing management training to enable women to become decision-makers in IT-enabled services (ITES) industry sectors. This will diminish the risk of low wages, higher insecurity, and poor working conditions that sometimes characterizes women's employment in the ICT sector. Support to local ICT and ITES businesses includes matching grants to eligible public and private institutions to support the development of new businesses, implement ITES training programmes and design incentives to encourage equal participation of women.

KEY INGREDIENTS

- **Proactive focus on training and jobs for women, recognizing their importance to the ICT sector**
- **Partnerships between the government and the private sector**
- **Dedicated resources for gender activities and gender balance in the project team**

OBJECTIVES

- Generate growth and employment by leveraging information and communications technologies and public-private partnerships in order to develop the country's information technology-enabled services industry
- Improve the efficiency and transparency of selected government functions through e-government applications
- Provide training and ICT jobs to women at all skill levels, with particular emphasis on management skills for women

MAIN ACTIVITIES / PRINCIPAL RESULTS

- Feasibility analysis for expanding ICT and ITES in Ghana, indicating that women were already dominant in the sector
- Matching grants for professional training programmes in key segments of the sector, with special emphasis on the participation of women, particularly in management positions
- Collaboration between E-Ghana and the United Nations Development Programme in supporting training for women in data entry, call centre operations and medical transcription
- Gender awareness-raising in the private sector through sensitization workshops
- Tracking of the proportion of managerial to non-managerial positions held by women
- Increase ICT jobs from 2,000 to 40,000 over five years
- \$750 million increase in export-led revenues of the ICT/ITES industry
- 50 percent of jobs created by the project occupied by women

PRINCIPAL PARTNERS



WOMEN'S PARTICIPATION INCREASES THE EFFICIENCY, QUALITY AND TRANSPARENCY OF MICROENTERPRISES. WOMEN TEND TO INSPIRE HIGHER LEVELS OF TRUST BECAUSE THEY ARE PERCEIVED AS INCORRUPTIBLE.

The Peru Rural Roads project supports: rehabilitation and maintenance of rural roads; improvement of non-motorized rural transport; development of community-based microenterprises for road maintenance; improvement of rural road planning and management; and strengthening local capacity to engage in social and development initiatives. From the outset, efforts were made to integrate gender perspectives into the project in order to combat existing gender stereotypes. Specifically, road-work was considered 'men's work', and the project faced local opposition to women performing such tasks. Gender equality as a core project objective also facilitated human and financial resource allocations for related activities.

KEY INGREDIENTS

- **Gender equality advocates critical to raising awareness of gender issues over time and sustaining attention to gender equality**
- **Institutional support through sector agencies to address cultural biases and obstacles to women's role in the road maintenance sector**
- **Participation of the local population, including women, at all stages in order to maximize effects and ensure their sustainability**

OBJECTIVES

- Improve the access of rural poor to basic social services
- Improve access to market by integrating infrastructure and income-generating activities
- Reduce rural poverty and raise the living standards of rural communities
- Promote gender equality

MAIN ACTIVITIES / PRINCIPAL RESULTS

- Defining and implementing a Gender Action Plan to provide equal opportunities for women and men as microenterprise workers
- Promoting gender equality in operational procedures
- Creating rural committees that included women's groups
- Defining and monitoring gender indicators
- Identifying gender focal points among central and field staff operating in the roads sector
- Providing gender training
- Substantially increased and improved travel by women to: sell agricultural products, deliver babies in health centres and participate in community meetings (77 percent of the women surveyed said they travelled more; 67 percent said they felt they travelled more safely)
- Increased girls' access to primary education by 7 percent
- Engaged 100 community organizations in local development activities and 500 microenterprises in performing routine maintenance on roads
- Created 6,000 one-year-equivalent unskilled jobs, 24 percent of which were held by women



PRINCIPAL PARTNERS



EMPOWERING FEMALE EMPLOYEES STRENGTHENS CORE OPERATIONS WHILE IMPROVING THE WELFARE OF WOMEN WITHIN THE COMMUNITY AT LARGE.

With factories in eight countries, MAS Holdings is one of Sri Lanka's largest apparel manufacturers. It employs nearly 48,000 people, of whom 92 percent are female. The MAS Go Beyond: Championing Women's Empowerment programme supports career advancement of employees in information technology (IT), English language and leadership. The programme helps employees broaden skills and knowledge of health, hygiene, sports and handicrafts. Conducted quarterly and annually, programmes rewarded the excellence of high-achievers and created role models for other employees to emulate. Part of the programme is an annual Empowered Women of the Year award that recognizes and rewards inspiring MAS employees who have faced and overcome great challenges to achieve excellence. The programme has also been good for business. As MAS Holdings continues to build on its sweatshop-free reputation, programme costs have been more than offset by increased worker productivity and efficiency. The Women Go Beyond Initiative has also been extended to India and Vietnam.

KEY INGREDIENTS

- **Skills-training to improve employee morale and satisfaction**
- **Integration of corporate social responsibility into core business practices to produce positive visibility and increased recognition, productivity and efficiency**

OBJECTIVES

- Support career advancement in IT, English language and leadership
- Implement initiatives that help employees acquire skills and knowledge in health, hygiene, sports and handicrafts
- Create role models for other employees to emulate by rewarding excellence of high achievers throughout company plants

MAIN ACTIVITIES / PRINCIPAL RESULTS

- English and IT classes and financial management seminars offered at each plant
- Certificate programme focusing on hygiene, health and personal grooming, developed with Unilever
- Certificate programmes in IT, English, personal finance, leadership skills and emotional intelligence (in development)
- Annual Empowered Women of the Year awards to recognize and reward high-achieving women entrepreneurs in MAS plant communities and provide inspiration for others
- Grants for female university students
- Positive change in the personal lives of over 60 percent of women involved in the MAS Go Beyond Program
- Facilitated the appointment of 200 members of the Go Beyond Champion network to leadership positions (e.g., finance managers, production managers)
- Facilitated the Go Beyond Empowered Woman of the Year award programme



PRINCIPAL PARTNERS

MAS Holdings, The Gap, Victoria's Secret

Developing women's entrepreneurship opportunities and capacity

Promoting entrepreneurship opportunities and capacity facilitates the creation of new and better jobs for women entrepreneurs and boosts economic activities and growth. These initiatives target women who wish to create their own enterprises or who wish to expand their existing enterprise; and women in the informal sector wishing to formalize their businesses. However, women entrepreneurs face many obstacles, such as limited institutional capacity, complicated procedures for business start-ups, collateral requirements, limited mobility for networking and limited access to information, technology and financial services. The wider realms of family relations, property, marital and inheritance rights, all impact women entrepreneurs differently than men.

This section illustrates approaches that promote women entrepreneurs' opportunities and capacity to effectively participate in the economy, including low-income women and women in small and remote villages. It provides examples on how the private sector can encourage and build the capacity of women entrepreneurs, as illustrated by Goldman Sachs' 10,000 Women Initiative, which contributes to enhanced business and management education for underserved women. Firms in India pioneered small-scale women's entrepreneurship that is tied to their core business. Eastern and Southern Africa provided training on business skills and assistance for business start-ups. The approach taken in Syria to overcome challenges to women entrepreneurs was to build institutional capacity and provide technical support for women. A key activity in Turkey was the establishment of a Women's Entrepreneurship Council. Initiatives were also taken to establish networks of women entrepreneurs.

PRACTICE POINTER 10: WOMEN AS SERVICE PROVIDERS THROUGH PUBLIC-PRIVATE PARTNERSHIPS FOR LOCAL SERVICE DELIVERY

The United Nations Development Programme's implementation of public-private partnerships for service delivery has revealed significant opportunities for women entrepreneurs and groups in delivering local services and creating conditions for empowerment. This contributes to the local economic empowerment of women and the realization of all MDGs. For example, solid waste management initiatives offer good business opportunities for women-led businesses. Numerous cases in Namibia, Nepal and South Africa, have proven that if programmes are designed to target and empower women at the grass-roots level, public-private partnerships provide important opportunities for the promotion of women's entrepreneurship. Other successful sectors include transport, energy supply and food-supply service delivery. Specific capacity development activities for women service providers include business management, tender development, project management and performance monitoring. Experience in this area highlights the role of women farmer associations as potential partners and shareholders in a wastewater treatment plant that recycles water for urban agriculture purposes. However, more conscious effort is needed—particularly on behalf of national and local governments—to identify such opportunities, establish enabling policies and regulations for service provisions, and formalize contractual relationships between women-led non-state providers and local governments.

PRACTICE POINTER 11: EMPOWERING ENTREPRENEURSHIP THROUGH SELF-HELP GROUPS

In 2000, IKEA and the United Nations Children's Fund initiated a joint child-rights project in the Indian state of Uttar Pradesh. The purpose was to prevent and eliminate child labour in the 'carpet belt' by addressing its root causes, such as debt, poverty, disability, ill health and the lack of access to education. The initiative has now grown to cover a population of more than 1 million, of whom nearly 35 percent are children under 14 years of age. One of the key approaches of the initiative is the establishment of self-help groups as a means to enable women and their families to break out of the vicious circle of debt. As of 2006, 1,836 women from 142 self-help groups were using their traditional handicraft skills to embroider cushions for an international market. As there are no middlemen involved in the transaction between the women and IKEA, the women are able to keep more of the revenue.



GOLDMAN SACHS' 10,000 WOMEN INITIATIVE

INCREASING THE ENTREPRENEURIAL TALENT AND MANAGERIAL POOL IN DEVELOPING AND EMERGING ECONOMIES—ESPECIALLY AMONG WOMEN—IS ONE OF THE MOST IMPORTANT MEANS OF REDUCING INEQUALITY AND ENSURING MORE SHARED ECONOMIC GROWTH.

A new programme recently announced by Goldman Sachs, the initiative provides 10,000 underserved women, predominantly in developing and emerging markets, with a business and management education. The initiative invests in a largely untapped resource, which Goldman Sachs describes as “the exponential power of women as entrepreneurs and managers.” Through partnerships between universities in Europe and the US and business schools in emerging and developing countries, The Goldman Sachs' 10,000 Women Initiative seeks to have a lasting impact on the quality and capacity of business education in developing regions around the world. The Initiative works with development organizations to better understand the local challenges girls and young women must overcome, so more of them can realize economic opportunity and achieve their full potential. The Initiative is inspired by Goldman Sachs' economic research, which demonstrates the powerful effects of greater labour force participation of women on economies and societies. Over the next five years, Goldman Sachs will commit \$100 million to the 10,000 Women Initiative, and the firm's people will also contribute time and expertise through classroom instruction and mentoring.

KEY INGREDIENTS

- **Leadership support from the top of the firm**
- **Convergence of corporate and social responsibility interests**
- **Persuasive empirical foundation for prioritizing the initiative**
- **Focus on capacity-building, knowledge generation and partnerships**

OBJECTIVES

- Increase the number of underserved women receiving a business and management education
- Improve the quality and capacity of business and management education around the world

MAIN ACTIVITIES / PRINCIPAL RESULTS

- Provision of business and management education for 10,000 women
- Quality and capacity-building through global sister business-school partnerships
- Establishing mentoring and post-graduation support for women entrepreneurs
- Work with leading research and women's development organizations
- Development of US-based partnerships to help disadvantaged women
- Commit \$100 million in addition to the time and dedication of Goldman Sachs people
- Trained 10,000 women around the world in business and management within a five-year period (expected)
- Developed stronger local business schools and local case studies in partner countries
- Established a professional network for graduates of 10,000 Women and strengthened employment opportunities for the 10,000 women involved in Africa, Asia, Europe, Latin America and the US
- Contributed to a better understanding of development constraints facing women and girls, and of these constraints' private-sector implications
- Shared Goldman Sachs expertise through training and mentoring

PRINCIPAL PARTNERS

Goldman Sachs and over 20 Business Schools and Higher-Learning Institutions in Africa, Asia, Europe, Latin America and the US



MANAGEMENT OF ENTERPRISE AND DEVELOPMENT OF WOMEN

EFFORTS TO BUILD SUSTAINABLE LIVELIHOODS FOR WOMEN HAVE GREAT POSITIVE IMPACT ON COMMUNITIES WHEN LINKED TO COMPANIES' CORE BUSINESSES.

The Management of Enterprise and Development of Women (MEADOW) project provided local women with technical training and assistance in acquiring equipment to start a bracelet-manufacturing initiative, which sold bracelets to Titan Industries Ltd. The initiative was converted into a privately held company owned and run by the women themselves. This led to improved living standards and social status of women in local communities by creating a sustainable business managed by women for their own benefit, and by empowering women in the workforce and developing their entrepreneurial skills. It became clear that efforts to help build sustainable livelihoods have a greater positive impact on a community than traditional philanthropy alone.

KEY INGREDIENTS

- **Corporate social responsibility linked to the core business of a company**
- **Support to the creation of a privately held company**

OBJECTIVES

- Improve the living standards and social standing of women in local communities
- Create sustainable businesses managed by women
- Empower women in the workforce and foster the development of entrepreneurial skills

MAIN ACTIVITIES / PRINCIPAL RESULTS

- Technical training for local women
- Assistance with acquiring equipment
- Conversion of the initiative into a privately held company owned and operated by its 200 women shareholders
- Sustained growth of the Titan-MEADOW association (current MEADOW corpus fund of nearly 3,000,000 Rupees, with a declared dividend of 33 percent)
- Enabled 20 women to pursue and attain higher education degrees
- Positively affected living standards (e.g., housing, savings), social recognition and health in the communities where MEADOW operates



PRINCIPAL PARTNERS

Titan Industries Ltd., in partnership with Myrads (non-governmental organization)



INCOME-GENERATING INITIATIVES FOR LOW-INCOME RURAL WOMEN ARE SUSTAINABLE WHEN THEY ARE LINKED WITH THE COMPANY'S CORE BUSINESS AND ARE MUTUALLY BENEFICIAL TO BOTH THE INTENDED RECIPIENTS AND THE COMPANY ITSELF.

In India, Shakti Entrepreneurs (*shakti* means 'power' in Sanskrit) are an emerging force. Through the Shakti programme, Hindustan Unilever Ltd. (HUL) has developed an innovative microenterprise initiative that creates wealth in rural areas and is a successful business operation. As the country's economy expanded and competition increased, HUL wanted to grow its business by reaching the nearly 90 percent of the population who live in small and often remote villages. The Shakti solution was to establish a direct-to-consumer retail operation, which tapped into the growing number of women's self-help groups in India to develop a network of small-scale entrepreneurs. Looking forward, HUL envisions supporting the establishment of 100,000 Shakti Entrepreneurs, covering 500,000 villages and touching the lives of 600 million rural people by 2010. The project was also extended to Bangladesh and Sri Lanka.

KEY INGREDIENTS

- Provision of guidance and support to rural entrepreneurs
- Infusion of credit in rural areas
- Promotion of sustainability through linking microfinance with microenterprise
- Innovative private-sector strategies that meet both business and social objectives

OBJECTIVES

- Create income-generating capabilities for underprivileged rural women by providing a sustainable microenterprise opportunity for selling Unilever products
- Improve rural living standards through health and hygiene awareness

MAIN ACTIVITIES / PRINCIPAL RESULTS

- Sales, bookkeeping and commercial knowledge training to help women become microentrepreneurs
- Business process consulting, on-the-job training, financial services and support to rural female entrepreneurs selling Unilever products
- Development and maintenance of i-Shakti rural kiosks
- Provision of IT services to meet rural needs in agriculture, education, vocational training, health and hygiene
- Grew the Shakti entrepreneur base to over 45,000 entrepreneurs, covering 3 million homes in 100,000 villages in 15 states in India
- Nearly doubled the previous household income of participating women (typical Shakti entrepreneur earns a sustainable monthly income in excess of 1,000 Rupees)
- Obtained a marked improvement in the woman's status within the household, with a much greater say in decision-making and consequent improvements in health and hygiene, education of children, particularly girls, and overall living standards
- Achieved significant market expansion for HUL by utilizing a socially responsible and non-traditional means of distribution



PRINCIPAL PARTNERS

Hindustan Unilever Ltd.

EASTERN AND SOUTHERN AFRICA

WOMEN'S ENTREPRENEURSHIP



INVESTMENTS IN BUILDING THE PRODUCTIVE CAPACITY OF WOMEN ENTREPRENEURS THROUGH NETWORKING, ICT TRAINING AND MICROFINANCE CAN HELP PULL WOMEN OUT OF POVERTY, INCREASE THEIR EFFICIENCY AND EMPOWER THEM TO ENGAGE IN INTERNATIONAL MARKETS.

The Eastern and Southern Africa Entrepreneurship programme does more than enable women to access credit, information and markets or make decisions relating to their business. The programme also helps to sensitize women about their human rights and builds their ability to claim them. Women are encouraged to start businesses that meet their skills, goals and passions, and to develop their own definitions of success as a means of fostering sustainability. In addition, the programme supports women's movement towards profitable high-technology industries and sectors. There is a strong focus on mentoring, outreach, developing marketing materials, use of media, exhibitions, policy dialogue and networking.

KEY INGREDIENTS

- **Mentoring, assistance and support of businesswomen from the pre-startup to the growth phase**
- **Women's access to services such as transport and child care**
- **Simple messages in support of policy advocacy**
- **Women's access to finance, combined with capacity-building and skills development**
- **Information-sharing on women's microfinance credit history in support of access to formal financing mechanisms**

OBJECTIVES

- **Develop entrepreneurial capacity in the region**
- **Facilitate women's access to finance**

MAIN ACTIVITIES / PRINCIPAL RESULTS

- Capacity needs-assessment of women in business
- Development of a training manual
- Training in access to markets, information and inputs, practical business skills, and personal and professional skills
- Creation of a database of women entrepreneurs in southern Africa
- Policy dialogue and advocacy for a conducive environment for women in business
- Needs-assessment of women in business and ICT, enabling women to use ICT
- Support in Zambia for women to access finance mechanisms
- Developed a database of business profiles and contact details of women entrepreneurs in southern Africa
- Facilitated networking and collaborative business ventures among women entrepreneurs in southern Africa and abroad
- Published five country profiles on the Open Knowledge Network Web (Kenya, Senegal, Uganda, Zambia and Zimbabwe)
- Enabled participation in the Common Market for Eastern and Southern Africa (COMESA) Summit, attended by five members of the American and African Women's Alliance from the southern African region
- Strengthened the American and African Women's Alliance chapters in COMESA-member countries and assisted in the formation of COMESA national task forces on gender and trade
- Strengthened COMESA Women in Business organizations in all COMESA countries



PRINCIPAL PARTNERS



THE GROWING ROLE OF SYRIA'S PRIVATE SECTOR IN JOB CREATION MAKES THIS SECTOR A CRUCIAL PARTNER TO PROMOTE WOMEN'S ECONOMIC EMPOWERMENT FOR A GENDER-EQUITABLE ECONOMY.

Syria's 10th Five Year Plan (2006–2010) has three major objectives in the economic domain: accelerate economic growth, fight poverty and reduce unemployment. In addition to local women's common reluctance to start their own businesses for fear of failure, there was a marked lack of institutional capacity and technical support for women in business. Several partners, including the Business Women's Committee, the Women's General Union, the Department for Rural Women's Development at the Ministry of Agriculture and the Commission for Employment implemented practices and shared experiences that highlighted the importance and results of women's economic participation. Institutional capacity was built through strengthening a specialized non-governmental organization, Modernizing and Activating Women's Role in Development (MAWRED), which is expected to play a lead role in the newly formed national network of business support. The Business Women's Committee is viewed as a catalyst in promoting women's economic opportunity and supporting their economic empowerment.

KEY INGREDIENTS

- **Involving the private sector—especially women—from the outset in developing women's economic empowerment plans**
- **Addressing women's economic empowerment in the wider context of their societal status and the rights they enjoy by building the capacity of Syrian practitioners on different issues related to gender, trade and economy in the country**
- **Networking through focal points in public, private, and civil society institutions working on gender and trade**

OBJECTIVE

- **Develop an enabling environment and a mechanism for economic empowerment of women by mainstreaming gender in trade and economy plans, strategies and policies at the macro, meso and micro levels**

MAIN ACTIVITIES / PRINCIPAL RESULTS

- Development of a toolkit and resource guide, 'Introducing Gender Mainstreaming in Trade and Economy'
- Building the capacity of Syrian practitioners on different issues related to gender, trade and economy
- Creating a national network for women in businesses
- Implemented toolkit recommendations to provide key actors and leaders with concrete steps required to include gender in trade and economic plans and policies
- Produced knowledge products, including an information map on institutions related to women's economic activity and a report on Syria's economic situation, with focus on women's activities
- Made the first request for the establishment of a gender and economy unit within the Syrian Ministry of Economy
- Established the first national Syrian business-support network, to be led by MAWRED (includes 30 women and men representing government, civil society organizations and the private sector)



PRINCIPAL PARTNERS

Government of Syria (State Planning Commission), UNDP/Japan WID Fund, Modernizing and Activating Women's Role in Development (local business association)



SOUTHEAST ANATOLIA PROJECT/ WOMEN'S ENTREPRENEURSHIP PROGRAMME

WOMEN ARE AN UNDER-SERVED BUSINESS OPPORTUNITY.

Initially, women's contribution to economic development in the Southeast Anatolia region was poorly understood by businesses, non-governmental organizations and the public sector. In addition, their contribution was limited in part due to insufficient technical, managerial and capacity-building support. The Women's Entrepreneurship Programme addressed these issues as an integral part of a wider effort to promote economic activity in Southeast Anatolia. The strategy was to assist business startups and to improve women's entrepreneurial, operational and managerial capacities through upgraded business development services. The programme first identified several socio-cultural obstacles to women's entrepreneurship—including patriarchal attitudes and women's low self-confidence and reluctance to enter into business—then tackled these factors by promoting gender awareness through outreach activities and drawing on successful women entrepreneurs to serve as mentors. Improving women's capacity to start and run businesses has boosted their involvement in economic activity in the region, and helped foster partnerships between the private and public sectors. In this area, activities included internship programmes for women entrepreneurs, jointly arranged by business associations, public universities and women's non-governmental organizations, and enterprise training programmes co-financed by public institutions and private-sector companies.

KEY INGREDIENTS

- **Understanding of the gender dimensions in the economy, including small- and medium-size enterprises, non-governmental organizations and the public sector**
- **Broader gender and socio-cultural awareness among key stakeholders**
- **Mechanisms to facilitate collaborative action of public and private sectors**

OBJECTIVES

- Increase the competitiveness of the Southeast Anatolia region in national and international markets
- Strengthen women's entrepreneurship and boost their involvement in economic activities in the region
- Improve capacities of women in starting up and running businesses
- Improve gender awareness in small- and medium-size enterprises, non-governmental organizations and the public sector

MAIN ACTIVITIES / PRINCIPAL RESULTS

- Research on the needs of women entrepreneurs and international best practices on women's entrepreneurship projects
- Development of provincial plans, programmes and activities for women entrepreneurs by Entrepreneur Support Centres (GIDEM)
- Establishing the Southeast Anatolia Women Entrepreneurship Council (June 2004)
- Three workshops, organized by GIDEM and women's non-governmental organizations, leading to the development of a roadmap for a National Women Entrepreneurship Centre (established in 2007)
- Analysed and published, in Turkish and English, research findings on the state of women's entrepreneurship in the region²⁰
- Established organic relations with national and international organizations (established national and local committees and actively participated in international grant programmes)
- Improved the capacity of women entrepreneurs through training and consultancy services, including six training programmes and regional study tours
- Provided, through GIDEM offices, approximately 1,200 women entrepreneurs with information on access to finance, state incentives, legislation, project finance and feasibility studies
- Trained approximately 550 women entrepreneurs in entrepreneurship, business plan preparation, marketing, sales, finance, quality standards, foreign trade and project grant proposal development
- Enabled 41 women to start their own businesses

PRINCIPAL PARTNERS

Government of Turkey (Southeast Anatolia Project Regional Development Administration), United Nations Development Programme, European Commission, business associations and women's non-governmental organizations at local and national levels

Improving women's access to finance

Women's control over economic resources, including financial resources, is key for women's economic empowerment. It not only enhances women's economic status in society, but also creates a multiplier effect for economic growth. It provides women with opportunities to set up and/or expand enterprises, including in the micro-enterprise sector, in situations where opportunities in the formal sector may be limited.

However, several factors hinder women's access to financial services: financial illiteracy; limited awareness among women on how to access financial services; limited awareness of policy-makers and banks on the benefit of providing women with financial services; and lack of appropriate services for women (e.g., collateral requirements, which disqualify many women due to limited property ownership).

Past and ongoing initiatives mainly focus on micro-finance.²¹ However, microfinance has important limitations. Women's economic empowerment requires enhanced access to a more diverse set of financial services, such as savings instruments, insurance, remittance transfers and credit. It is important to ensure that such services are available to women business owners in small and medium-size enterprises that are too large for microfinance—yet too small for commercial banks.

This section illustrates approaches taken to improve women's access to finance, including: in Indonesia, increasing policy makers' and banks' awareness of the benefits of providing women migrant workers with financial services; in Nigeria and Pakistan, developing financial services focused on women; and in Liberia, establishing corporate credit unions aimed at women only, and forming women's solidarity groups to provide guarantees for each other as collateral.

Access to finance does not necessarily ensure empowerment, as issues of asset control and negative impacts of indebtedness remain. Consequently, many successful approaches, especially in microfinance, combine financial services with awareness-raising of women's rights and efforts to build women's confidence and skills base.

There are clearly overlaps with the wider issues of women's property rights, especially where their ownership and control of the assets required for collateral is limited (see section on strengthening women's legal status and rights below).

PRACTICE POINTER 12: MICROFINANCE—IS IT EMPOWERING?

A considerable factor in determining whether microfinance is empowering is what other complementary activities are undertaken in conjunction with the services. Providing additional services—such as training, channelling services through groups rather than individuals, or alongside other investments in awareness-raising—has been shown to have a greater impact on whether women actually exercise more control over resources or have more decision-making power within the household. Combining these ingredients can be critical to empowerment.²²

An initiative of the United Nations Population Fund, the United Nations Foundation, Freedom from Hunger, International Fund for Agriculture Development, and Johnson and Johnson, illustrates that combining micro-finance with health education can lead to mutually beneficial results for all stakeholders.²³ The poor, especially the poorest women, are unlikely to access reproductive health education and services without the incentive of immediate benefit, such as affordable credit.

PRACTICE POINTER 13: MICROFINANCE IN THE PACIFIC

A recent rural household survey in Fiji showed that women's access to financial services and financial literacy training significantly impacts the economic well-being of their families. However, approximately 6.5 million (75 percent) Pacific Islanders, the majority of whom are women, lack access to financial services such as savings. Low income families are particularly affected, as they are unequipped to deal with household and national economic shocks, invest in technologies to improve their businesses, link themselves to the market (e.g., through mobile phones), or benefit from remittances from overseas workers. The Pacific Financial Inclusion Programme, supported by the European Commission, the United Nations Capital Development Fund and the United Nations Development Programme, works with a range of stakeholders to remove obstacles to low-income women's and men's access to finance. Activities include raising awareness of how women's access to finance impacts poverty reduction, promoting gender-responsive policies and regulations in the financial sector, and providing catalytic support to providers in order to ensure their implementation of pro-poor and gender-responsive financial services.



THE STATE PLAYS AN IMPORTANT ROLE IN PROTECTING THE RIGHTS OF MIGRANT WOMEN WORKERS AND IMPROVING ACCESS TO FINANCIAL INSTRUMENTS THAT ENABLE WOMEN TO SUSTAINABLY MANAGE REMITTANCES.

Policy makers and leaders in the financial sector largely ignore female migrant workers. Demonstrating the overall impact of these women on the Indonesian economy and their choice to opt out of the formal financial sector—thereby losing out on remittances—helped the relevant departments and the financial sector understand that they needed to be responsive to the needs of migrant women.

Indonesian migrant workers sent home more than \$6 billion in 2006, making remittances the second highest generator of foreign income after oil. The majority (80 percent) of the 680,000 migrants leaving for overseas employment were women, and 90 percent of them worked in the informal sector.

This data helped draw the attention of key stakeholders to the vulnerability of domestic workers in foreign countries. The findings of the Programme on Female Migrant Workers were used in the design of the Empowering Overseas Female Migrant Workers project, which will pilot ways to improve migrant workers' and their families' access to information and financial services.

KEY INGREDIENTS

- **Empirical data on the significance of women migrants and remittances to persuade policy makers and the banking sector**
- **Consensus-building among actors involved in the reforms**
- **Advocates among the migrants**

OBJECTIVES

- Improve the security and safety of migration for female workers
- Ensure sustainability of impacts of remittances for female migrant workers and their families

MAIN ACTIVITIES / PRINCIPAL RESULTS

- Research on the Malaysia-Indonesia remittance corridor and on migrant workers' access to finance
- Technical assistance to the government in identifying necessary policy reforms
- Support to the Ministry of Foreign Affairs in developing services for migrant workers in receiving countries
- Design of the Empowering Overseas Female Migrant Workers pilot project for improving access to information and financial services for migrant workers and their families
- Completed studies and workshops to discuss social protection, remittance flows and other issues facing migrant workers in Saudi Arabia and Malaysia
- Published a report on the Malaysia-Indonesia remittance corridor²⁴
- Produced a movie for migrant workers (produced by the Ministry of Foreign Affairs)
- Developed a database of migration for use by the Ministry of Foreign Affairs
- Facilitated the formulation of legal reforms protecting migrant workers (expected to be formalized within the next year)



PRINCIPAL PARTNERS

Government of Indonesia, Australian Agency for International Development, Government of Japan, The World Bank



ECONOMIC EMPOWERMENT OF WOMEN IN POST-CONFLICT LIBERIA

ECONOMIC EMPOWERMENT OF WOMEN IN A POST-CONFLICT SETTING IS A CENTRAL ELEMENT OF RECONSTRUCTION—REBUILDING SOCIAL INSTITUTIONS, NORMS AND VALUES BRINGS MULTIPLE ECONOMIC, WELLBEING AND FAMILY BENEFITS.

As people return to their communities after displacement, women tend to play a crucial role in building and nurturing social cohesion and integration at the family and community levels. Post-conflict repatriation, reintegration and reconstruction present an important opportunity to re-configure the state and provide equal opportunities for women and men. Inclusion of women at this stage has significant positive implications for women's capabilities and opportunities to participate in governance. In this post-conflict context, gender stereotypes have to be broken down to promote women's advancement in the economic, political and social spheres.

The Economic Empowerment of Women in Post-Conflict Liberia project promotes the economic empowerment of women by providing women and girls at the community level with programmes that improve their socio-economic status. The project is implemented by community-based and community-owned corporate credit unions (CCUs), formed by community members to provide organized structures to mobilize and coordinate activities. Some CCUs were established to service only women, and others, both men and women; but all ensure equal participation. Funds are provided as grants to the CCUs, which in turn finance their members at below-market rates (6 percent). The women pay their loans back within 13 weeks of receiving them. The women form solidarity groups of 6 to 10 women, providing guarantees for each other as collateral.

KEY INGREDIENTS

- **Psychosocial counselling for women affected by 14 years of civil conflict**
- **Solidarity groups where women entrepreneurs provide guarantees for each other as collateral for loans**

OBJECTIVES

- Promote the economic empowerment of women and girls, reduce their poverty and provide them with life skills, microprojects and credit facilities
- Promote post-conflict social reintegration and reconciliation at the community level

MAIN ACTIVITIES / PRINCIPAL RESULTS

- Training workshops in business management skills, organized for CCU management, communities and women entrepreneurs
- Business financing
- Training of psychosocial counsellors
- Individual and group counselling in seven districts of Bong and Nimba counties
- Vocational and skills training (e.g., tailoring) in two CCUs (Kpiai and Panta)
- Facilitated the acquisition of skills and credit necessary for five women's groups to form microenterprises and farms in two counties
- Disbursed loans to women members in seven CCUs
- Enabled women beneficiaries to pay tuition for their children
- Furthered the peace-building and reintegration processes through counselling aimed at reconciling previously hostile communities



PRINCIPAL PARTNERS

Government of Liberia (district level offices), UNDP/Japan WID Fund



WOMEN ARE A PROFITABLE YET UNDER-SERVED BUSINESS OPPORTUNITY FOR BANKS.

Access Bank in Nigeria recognizes the potential of the women's market, both for its own business and the wider economy. The bank works with the International Finance Corporation (IFC) to provide financing and advisory services to women entrepreneurs. IFC provided a \$30 million line of credit to Access Bank for lending to women entrepreneurs. By June 2008, \$18 million had been disbursed to 150 women-owned businesses.

Lending to women is only part of the story. Under a financial products and advisory services package, IFC is helping to train bank staff in areas such as market positioning and gender sensitivity. IFC also advises the bank on new product development, such as insurance services for women. Women clients receive tailored training in preparing a bankable business, product development and access to markets.

The programme has demonstrated that banking on women is good business and is also good for long-term sustainable development. There is significant unmet demand from women for financial services. Doing things differently, with a proactive focus on women, helped Access Bank reach a profitable yet underserved market. The programme's success has resulted in national recognition: Access Bank won the newly established Gender Award from Nigeria's Bankers Association. It also won the Most Innovative Bank Award from *African Banker Magazine* and was a finalist for the *Financial Times* 2007 Sustainability Award.

KEY INGREDIENTS

- **Recognition of women entrepreneurs is a key market niche and profitable target group by bank management**
- **Staff training in developing appropriate financial products for women and in awareness of gender equality issues**
- **Capacity-building in conjunction with financial services delivery for women clients**

OBJECTIVES

- Provide a line of credit or loan guarantee mechanism to women entrepreneurs
- Train bank staff in gender awareness and differences in service delivery to women, to support developing products geared to women (e.g., maternity insurance)
- Train women entrepreneurs in formulating bankable projects
- Develop the women's market and position the bank to respond to this untapped niche

MAIN ACTIVITIES / PRINCIPAL RESULTS

- Training of bank staff in gender sensitivity and serving women's business needs
- Training of women entrepreneurs in business management, confidence building and networking
- Established a \$30 million line of credit for women
- Disbursed \$18 million to 150 women entrepreneurs without any defaults
- Disbursed \$1 million to a microfinance institution, which provided loans to 500 women
- Opened over 1,500 new bank accounts
- Trained senior management and branch managers in gender sensitivity
- Trained over 500 women entrepreneurs in business management
- Developed more flexible collateral options, such as jewellery and equipment

PRINCIPAL PARTNERS

Nigeria Access Bank, International Finance Corporation



MICROFINANCE SERVICES FOR WOMEN FROM LOW-INCOME COMMUNITIES

WOMEN'S ECONOMIC EMPOWERMENT AND POVERTY REDUCTION ARE INTERCONNECTED.

In the districts covered by the programme, women were in a position of a minimal skills base, poor health and low social status. Lending specifically to women, and the accompanying capacity-building of communities, has led to women having a greater say in household decisions and resource distribution.

The local institution, Kashf, is based on the Grameen Bank model started in Bangladesh. From its beginnings in peri-urban areas around Lahore, Kashf is now expanding across Punjab and into Sindh and is setting up a national microfinance bank.

Kashf is one of the very few sustainable microfinance institutions in Pakistan, and its expansion has the potential to help the government meet its outreach target of 3 million clients by 2010. *Forbes Magazine* recently rated Kashf among the top 50 microfinance institutions worldwide.²⁵ Kashf has been piloting several innovative product-development approaches: a mobile phone-based repayments scheme with Warid Telecoms and rural microfinance schemes, which address collateral constraints by using non-farm income as the basis for loan repayment.

KEY INGREDIENTS

- **Innovative approaches to lending, product development and repayment modalities**
- **Training and capacity-building in the community goes beyond strict financial matters to tackle issues of leadership, gender roles and expectations, and reproductive health**

OBJECTIVES

- Improve and ensure the sustainability of the livelihoods of 300,000 poor women and their families in central and southern Punjab
- Pilot a model to transform microfinance services for poor women and men in Pakistan

MAIN ACTIVITIES / PRINCIPAL RESULTS

- Expansion and improvement of sustainable micro-finance services targeting the poor
- Providing leadership development, empowerment opportunities and support to clients and staff at all levels
- Research and advocacy programme to create new products and influence the development of the micro-finance sector
- Enhanced access of poor households to microfinance services in urban, peri-urban and rural areas of Punjab
- Enabled 300,000 poor women and their families to double their incomes
- More than doubled the number of branches to 152 in 22 districts of Punjab and Sindh
- Disbursed 5 billion Rupees in 2007
- Received favourable client feedback, indicating satisfaction by women who have gained more respect in the family, expanded their economic roles and broadened their involvement in the decision-making processes
- Conducted 251 gender empowerment programmes, with 67,000 participants attending theatre workshops
- Piloted 500 home improvement loans and began solar-panel pilots in select branches



PRINCIPAL PARTNERS

UK Department for International Development, Acumen Fund, Pakistan Microfinance Network, Shorebank International, Consultative Group to Assist the Poor, Grameen Foundation, The Pakistan Poverty Alleviation Fund, Women's World Banking

Improving women's livelihoods

Women's livelihoods comprise the capabilities, assets and activities required for earning a living.²⁶ Securing livelihoods focuses attention on the poorest women and how they engage in the economy. Improving women's livelihoods includes initiatives to improve access to education, nutrition and health and social services; improve access to information, technology and training; ensure secure access to and better management of natural resources; enhance access to basic and facilitating infrastructure; and enabling a policy and institutional environment that supports multiple livelihood strategies and promotes equitable access to competitive markets.²⁷

Food security links with the performance of many sectors: agriculture, land use, environment, transport, health, nutrition, and trade. In many parts of the world, especially in sub-Saharan Africa, the farmers are predominantly women and the performance of the agricultural sector is critical to their empowerment. This in turn affects food security, household welfare and economic opportunity more widely. Addressing food security, as with wider dimensions of women's economic empowerment, offers significant multiplier effects, which promote growth and poverty reduction (MDG1).

This section illustrates approaches taken to improve women's livelihoods, particularly in rural areas. Land is a key underpinning of any livelihood strategy, and land access for livelihood support is at the center of the program in Honduras. Food security and the income-generating activities associated with it are the focus of work in the Occupied Palestinian Territory. The Côte d'Ivoire extension agency focuses on agricultural services for women farmers' specific needs, while a promising activity in Ghana is the production of shea butter. Livelihood support programmes in Bangladesh aim to put productive assets into the hands of the poorest women. India focuses on information and communication technologies and livelihood security for women working in the informal sector.

PRACTICE POINTER 14: GROWING ORANGE SWEET POTATOES COMBINES FOOD SECURITY AND NUTRITION IN MOZAMBIQUE

The Government of Mozambique, in developing drought-tolerant crops to address high food insecurity and nutritional deficiencies, worked with 1,000 farmers (70 percent of which were women) to introduce orange flesh sweet potatoes (OFSP), bred with higher vitamin A content. In addition to launching a market development strategy, the project also included nutrition education together with recipe development using the new crop to reduce vitamin A deficiency in children and reduce costs (MDG1 and 4). At the end of the two-year project, plot sizes growing OFSP had increased almost 10 fold, and children's vitamin A intake was 8.3 times higher in households participating in the project. This project was successful on multiple fronts by targeting a crop that would meet women's food security goals, account for other demands on their time (MDG3) and improve family nutritional status.²⁸





CHALLENGING THE FRONTIERS OF POVERTY REDUCTION AND CHARS LIVELIHOOD PROGRAMME

ASSET AND CASH TRANSFERS, COMBINED WITH ACCESS TO SERVICES AND SOCIAL EMPOWERMENT INTERVENTIONS, HELP EXTREMELY POOR WOMEN AND THEIR HOUSEHOLDS DIVERSIFY AND STRENGTHEN LIVELIHOODS, ESCAPE EXTREME POVERTY AND PARTICIPATE IN ECONOMIC GROWTH.

The Challenging the Frontiers of Poverty Reduction (CFPR) project is an acknowledged example of best practice and innovation in reducing extreme poverty. The approach has transformed the lives of the extreme poor (the bottom 10 percent of the population), and 90 percent of the target groups escape extreme poverty through increased assets, less hunger, improved access to education and health, higher levels of household expenditure and higher—and more regular—income from transfers. The project supports the poorest women in building livelihoods and by providing the conceptual tools, knowledge and language with which they can analyse their own situations and protect and promote their rights. Social capital is built through group interactions and exposure to key issues in the community, including health and disaster-preparedness, and by strengthening ties with more powerful groups. Cost-effectiveness is promoted through the development of support packages tailored to their needs.

The Chars Livelihood Programme (CLP) is replicating the CFPR approach, while placing higher emphasis on asset and cash transfers and deemphasizing social mobilization. This livelihood support programme is helping to improve women's status in the community through the transfer of a substantial asset—usually a cow but sometimes leased land or other assets—which then triggers a positive change in the family economy. Almost all (97 percent) of the recipients of the CLP asset-transfer programme are women. The Programme addresses traditional norms and women's lack of control of resources in the household by ensuring that the benefits go the entire household. It also provides women with greater knowledge and expertise, thus fostering greater respect for their opinions and the ability to mobilize wider group support.

KEY INGREDIENTS

- **Focus on the poorest segments of society, where women are among the extreme poor**
- **Combining asset building with social development**
- **Strengthening community safety nets and building enterprises**

OBJECTIVES

- CFPR: Improve livelihood practices of the poor through replicable models debated by development partners at the national level
- CLP: Improve livelihood security for poor and vulnerable men, women and children living on chars (small, transient sand islands) in northern Bangladesh

MAIN ACTIVITIES / PRINCIPAL RESULTS

- Community-focused asset and cash transfers in combination with components such as education, health support and protection of productive assets by raising homesteads above flood waters
- Training in market linkages and a variety of livelihoods-related issues
- Two-year support package, including productive asset transfer and a daily stipend
- Training and health subsidies for two years
- Provided productive asset transfers and cash stipends to 60,000 extremely poor women-headed households
- Lifted 100,000 people out of extreme poverty in 2006, with a 50 percent increase to income and associated improvement in living conditions (e.g., families now able to drink and sell milk; rice-only diets of women and children have been supplemented by vegetables twice a week)
- Contributed to a reduction in domestic violence, which has been linked to increased access to non-marital assets
- Helped 160,000 men and women avoid seasonal hunger through cash-for-work programmes that allowed eating two meals a day instead of one without becoming indebted

PRINCIPAL PARTNERS

UK Department for International Development, Australian Agency for International Development, Canadian International Development Agency, BRAC, Maxwell Stamp



A SUCCESSFUL STRATEGY FOR GENDER EQUALITY AND WOMEN'S EMPOWERMENT INCLUDES COMMITMENT, TARGETS, TRAINING AND MONITORING, AS WELL AS STRONG AND CAREFULLY CHOSEN LEADERSHIP IN KEY INSTITUTIONS.

In Côte d'Ivoire, women play an important role in farming: they produce 60 to 80 percent of the country's food. Initially, the National Agricultural Services Agency (ANADER) did not address women's needs in its strategies and programmes for providing extension services, and gender equality was not considered a priority by agency management. Over time, however, the country's agricultural policies and projects increasingly focused on women farmers, leading ANADER's management to integrate a gender approach into its work and establish a gender unit. This unit reports to the Director General and is tasked with training ANADER staff, setting specific targets for the number of women farmers reached and the share of women's groups supported, and developing gender-focused tools and indicators. ANADER launched staff training and incentives, the collection and analysis of sex-disaggregated data, and partnerships with other national institutions focused on women's issues.

KEY INGREDIENTS

- **Leadership at the top of the institution**
- **Recognition that inattention to gender issues is detrimental to institutional performance**
- **Staff training and incentives to adapt core activities to the needs of female clients**

OBJECTIVES

- Strengthen agricultural extension services and adaptive research
- Ensure that 25 percent of technical packages and advisory services respond to the needs of women

MAIN ACTIVITIES / PRINCIPAL RESULTS

- National Gender Service established within ANADER
- Developing and conducting a training programme to build capacity and the skills of staff members on gender analysis and gender-sensitive projects
- Increased the portion of women-targeted technical packages and advisory services to 21 percent
- Furthered the role of at least 100 female group leaders in producer organizations
- Increased the number of women staff in ANADER from 1 to 14 percent



PRINCIPAL PARTNERS

Government of Côte d'Ivoire, The World Bank



ENHANCEMENT OF WOMEN'S POTENTIAL CAN BE ACCELERATED THROUGH UTILIZING LOCAL ASSETS AND KNOWLEDGE, INCREASING EXPOSURE OPPORTUNITIES AND PROMOTING INNOVATIVE PARTNERSHIPS.

Shea is an indigenous and exclusive asset of West and Central Africa. In northern Ghana, more than 600,000 women depend on incomes from sales of shea butter and other shea-related products. Ghana's Shea Butter Project has strengthened entrepreneurship by providing local women's producer groups with training in business management and functional literacy. The project has helped to disseminate new shea butter production skills and techniques among local women processors. Issues of poor and inconsistent product quality were addressed through production of manuals, skills-development training, peer training, setting up better working environments and introducing a product-weighting system. The project addressed limited access to market information and lack of marketing strategy through participation in trade fairs and strengthening partnerships with private-sector actors.

KEY INGREDIENTS

- **Appreciating and promoting existing local assets and knowledge to bring about quicker results and enhance women's confidence and self-esteem**
- **Recognition of the potential of partnerships among multilateral, bilateral and non-governmental organizations, private-sector companies and local women's groups**

OBJECTIVES

- Develop shea butter of marketable quality
- Strengthen the production environment of local women's producer groups
- Explore new domestic and export markets to promote shea butter sales
- Promote entrepreneurship by providing business-management and functional literacy training to local women's producer groups
- Share new shea butter production skills and techniques among local women processors

MAIN ACTIVITIES / PRINCIPAL RESULTS

- Developing tools for improving shea butter quality
- Marketing and business development
- Local capacity development, including skills development and peer training, literacy classes and the establishment of associations
- Refurbishing of processing areas, including supplying equipment and other items
- Participation in trade fairs and study tours
- Developed a manual²⁹ for preparation of shea nuts and shea butter production
- Trained 85 women, including 10 master trainers, in quality shea butter processing
- Facilitated the training of over 1,000 women in the three northern regions during the first year (through peer training by master trainers)
- Enhanced opportunities for women producers through a study tour to Burkina Faso and participation in trade fairs in Accra, Ghana and Yokohama, Japan
- Established an association of 17 groups of women producers to bolster quality, quantity, marketing and management
- Created synergies by partnering with a soap-making group
- Improved participating women's socio-economic status improved and increased confidence



PRINCIPAL PARTNERS

UNDP/Japan WID Fund



WOMEN ARE VALUABLE CONTRIBUTORS IN NEW ECONOMIC ENTERPRISES; INVOLVING WOMEN IN THE DECISION-MAKING PROCESS IS IMPORTANT.

The Land Access project assists rural peoples with little or no access to land ownership acquire land. The project provides rural producers with technical and legal assistance, loans for purchase of land and grants for sub-projects. Land Access fosters equal participation by household members in rural enterprises, formation of enterprises managed by women, and training that contributes to greater gender equality.

Providing family-oriented information and awareness encourages men to change their attitude toward their family obligations, value their wives' or partners' contribution to productive activities and recognize their ownership rights over any assets they may acquire. Supporting poor people's acquisition of land raises awareness of joint property rights over productive resources. The main obstacle to women's participation in production and business activities is that they are almost exclusively responsible for raising children. Consequently, enterprises that women can successfully pursue are limited to those that require little time and are small and profitable, such as growing strawberries. The project supports public institutions that address the needs of rural families, such health care, education, day-care facilities and public services. This enables families to increase their capacity to engage in business ventures.

KEY INGREDIENTS

- **Business plans drawn up to include the whole family**
- **Focus on awareness-raising and gender training of technical units**
- **Easing child-rearing activities to enable women to engage in business**
- **Wide dissemination and outreach of knowledge products, including through radio**
- **Inclusion in local and higher-level fora aimed at full and meaningful participation of women in decision-making**
- **Link between grassroots and policy levels**

OBJECTIVES

- Promote poor people's acquisition of land
- Implement legal alternatives to guarantee property rights without regard to marital status
- Facilitate formation of enterprises managed by women
- Train women in enterprise development

MAIN ACTIVITIES / PRINCIPAL RESULTS

- Private-sector land financing for the rural poor
- Public-sector training and technical services
- Increased average member income by 130 percent
- Enabled 20 percent of women members to acquire land and access training and technical skills
- Raised the share of local mixed enterprises (those co-owned by men and women) to 24 percent



PRINCIPAL PARTNERS

Government of Honduras, The World Bank



WOMEN WORKING IN THE INFORMAL SECTOR ARE UNREALIZED POTENTIALS TRAPPED IN POVERTY. IT IS ESSENTIAL TO PROVIDE AN ENABLING ENVIRONMENT AND SKILLS TO PULL THEM OUT OF POVERTY.

The Self-Employed Women's Association (SEWA) recognized the importance of empowering marginalized women and assisting in their livelihoods through use of information and communications technologies (ICT). SEWA has received many awards. For example, in 2005, the President of India gave 44 SEWA members the National Virtual Academy Fellowship Award, recognizing their efforts to spread ICT in their villages. These Fellows have been working to build a knowledge centre in every village. In 2004, SEWA received The *Economic Times*–National Association of Software and Services Companies IT Users Award in recognition of excellence in ICT usage across industry. The award has been an acknowledgment of the work by SEWA to deploy ICT to empower marginalized women and assist in their livelihoods.

KEY INGREDIENTS

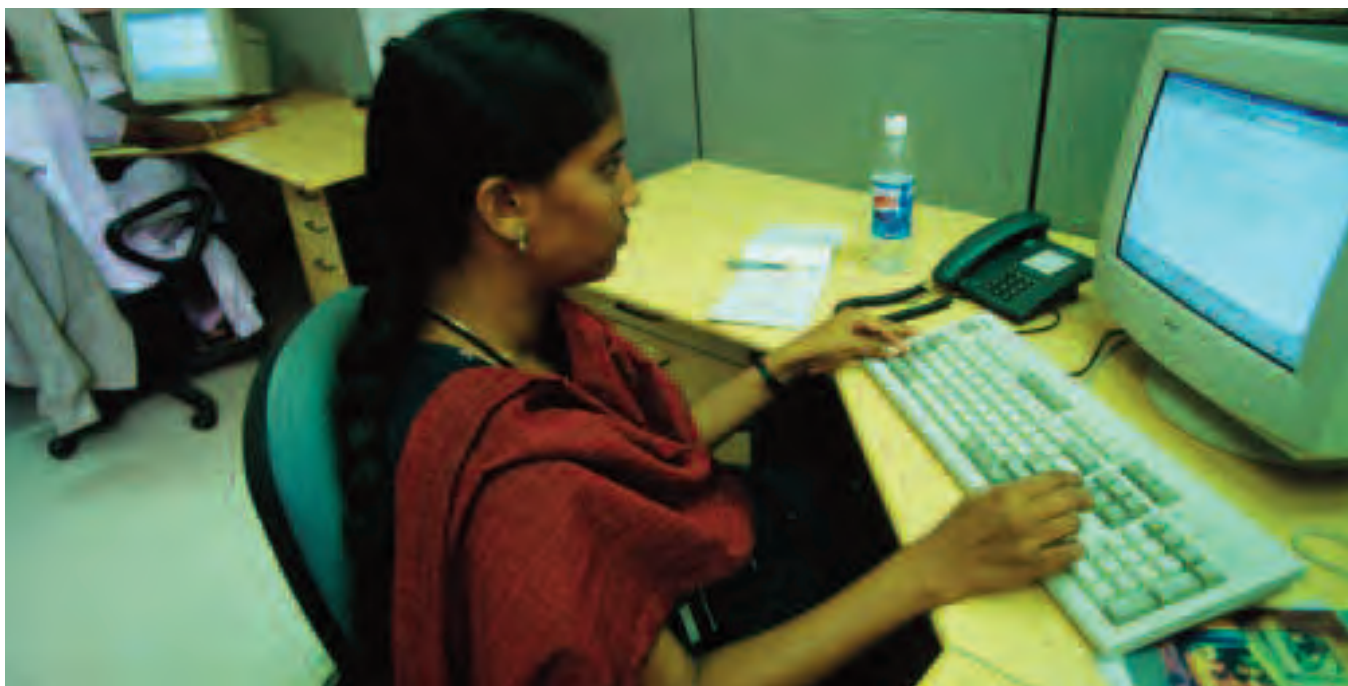
- **Use of ICT to empowering poor and illiterate women in the informal sector**
- **Enabling women to teach ICT to men and children at cluster learning centres, thus playing leadership roles in their villages and communities**
- **Partnering with the private sector**

OBJECTIVES

- Develop a comprehensive empowerment and capacity development approach for women working in the informal sector utilizing ICT resources
- Increase levels of participation and leadership capacity among 1,000 women to emerge as grassroots managers and leaders
- Increase the income potential and improve livelihood security for the majority of the 100,000 women working in the informal sector in the eight districts of Gujarat

MAIN ACTIVITIES / PRINCIPAL RESULTS

- Training programmes to enable effective use of ICT for management of a microenterprise and business
- Development of interactive training modules for microenterprises in Gujarat
- Development of a user-friendly software application tailored to microenterprise management
- Trained 33,000 women (8,000 were trained in basic ICT skills and 25,000 as grassroots leaders at the village group level)
- Trained 1,000 women to become master trainers, enabling 65% to obtain formal employment thereafter (433 found employment in the ICT sector; 212 trainees were employed by other sectors)
- Established and equipped a network of 21 Cluster Learning Centres (CLCs), which cater to 10–15 villages across nine districts and have grown into a forum for ongoing community education, training and disaster preparedness initiatives
- Implemented an Enterprise Resource Planning package, which provides real-time data on market preferences, order status, costs, etc., to women artisans engaging in craft trade



PRINCIPAL PARTNERS

Government of India (local Government of Gujarat), UNDP/Japan WID Fund, Self Employed Women's Association, Intech Systems Pvt. Ltd.

OCCUPIED PALESTINIAN TERRITORY



FOOD SECURITY INITIATIVE FOR POOR WOMEN

SUPPORTING WOMEN FARMERS AND FRUIT PRODUCERS TO SUPPLY SCHOOL FEEDING PROGRAMMES EMPOWERS WOMEN ECONOMICALLY AND IMPROVES CHILD NUTRITION AND FOOD SECURITY.

During the past six years, the overall economic situation in the West Bank and Gaza—where women head approximately 11 percent of households—has steadily declined, particularly during the last year and a half. Poverty, unemployment and food insecurity levels have risen dramatically, leaving the majority of rural Palestinians in desperate situations.

The United Nations Development Fund for Women, World Food Programme and the Palestinian Ministry of Education and Higher Education initiated a school feeding programme in the West Bank, where local women in community-based centres provided schoolchildren with nutritious snacks. The centres are equipped with solar-powered fruit drying machines to improve productivity of the enterprise and enable women to empower themselves through income generation, training, management and skills development.

KEY INGREDIENTS

- **Strong entrepreneurial capacity-building component**
- **Investment in low-cost technology and training**
- **Existing local and community centres**
- **Partnering with a government education agency**

OBJECTIVES

- Increase income-earning opportunities for poor women and improve their families' livelihoods
- Develop the capacities of women in community-based organizations to produce nutritious, hygienic and safe food for family consumption, school feeding initiatives and local market sales

MAIN ACTIVITIES / PRINCIPAL RESULTS

- Mobilizing women's centres in target locations
- Assessing the structures and capacities of women's organizations
- Capacity-building and technical training
- Provision of tools, food-processing and food-drying equipment to women's centres
- Organizing a marketing campaign and food exhibitions
- Conducting awareness-raising workshops on school-children's nutrition
- Coaching and consultation
- Improved socio-economic situation in the targeted communities
- Improved nutritional intake for children in pilot locations
- Improved women's managerial capacities
- Upgraded women's food processing skills
- Produced alternative school-child feeding supplement
- Improved linkages between women's community-based organizations and local markets



PRINCIPAL PARTNERS

Palestinian Ministry of Education and Higher Education, United Nations Development Fund for Women, World Food Programme



ECONOMIC
OPPORTUNITY

4. STRENGTHENING WOMEN'S LEGAL STATUS AND RIGHTS

PRACTICE POINTER 15: WOMEN PICTURED ON THE LAND CERTIFICATE IN ETHIOPIA

Ethiopia's land policy aims to provide people with a clear land title and secure tenure. The country is implementing a land titling and certification programme to provide rural households with robust land and property rights. As regional governments have considerable autonomy in this area, the programme is being implemented in four provinces: Amhara, Oromia, South and Tigray. In a two-year period, about 20 million land-use certificates were issued to some 6 million households. In provinces where there was no legal requirement to issue certificates jointly in the name of both spouses, most certificates were issued in the husband's name (71 percent) or in the name of the wife (14 percent), rather than jointly (13 percent). Although there are important regional differences needing further analysis, the provisions for joint titling were found to be very widely applied when space was provided to include both spouses' picture on the certificate, as was the case in Amhara (under 9 percent of certificates in only the husband's name) and the South (28 percent in the husband's name)—but not in Oromia, where 58 percent of certificates were registered in the husband's name. Women respondents with joint certificates almost universally pointed to this as having improved their economic and social status.³⁰

PRACTICE POINTER 16: STRENGTHENING THE LEGAL FRAMEWORK FOR GENDER EQUALITY IN BENIN

One of the barriers to empowering women in Benin is the customary law and practice that denies women and girls basic human rights. However, an innovative family code, passed in September 2004, has drastically changed the rights and responsibilities of Benin's women and men in marriage, divorce, child rearing, dowry, succession and inheritance. Following passage of the family code, the Women's Legal Rights Initiative, supported by the United States Agency for International Development, conducted an intensive public awareness campaign on women's legal rights and the family code throughout Benin. This campaign has led to: (i) passage of four national executive orders implementing key provisions of the code; (ii) publication and distribution of 4,000 legal training manuals on the code and 15,000 public awareness booklets in French and four local languages; (iii) placement of 2,000 posters on the civil status acts and marriage in city halls; (iv) development of a nationally broadcast and popular film on the code; (v) nearly 7,000 people attending numerous public awareness events in rural areas; and (vi) providing training on the code to 200 paralegals, 30 magistrates and lawyers, and 77 mayors from all departments. This combination of raising awareness of legal rights and building capacity in the justice system has also been applied to other gender-responsive laws passed in Benin, notably the 2003 law against female genital mutilation and the 2006 law on sexual harassment in schools, workplaces and the home.³¹

STRENGTHENING WOMEN'S LEGAL STATUS AND RIGHTS

Improving women's legal status and rights is a key ingredient to creating and sustaining an enabling environment for women's empowerment. Land is the most important asset for households in developing countries, in particular for poor households. People who own and control assets, such as land and housing, have more economic security and are more likely to take economic risks, thus benefiting from financial returns. Owning land is crucial to cultural identity, political power and participation in decision-making, and has direct economic benefits as a source of income, a key input for production and as collateral for financial and credit services. However, in many countries women are less likely than men to own or control assets, and therefore have limited opportunities to effectively participate in economic activities. Ensuring women's property and inheritance rights is a crucial step in empowering women.³²

The examples presented below focus primarily on securing women's land rights as part of land reforms in Kyrgyzstan and Tajikistan.

Other approaches that promote women's legal status and rights, include the global initiative developed by the International Trade Union Confederation (ITUC), which focuses on decent work for women and mobilizes trade unions to prioritize gender equality issues in their work. The new family code in Morocco is an example of promoting financial autonomy of divorced women.



PRACTICE POINTER 17: LAND AND WOMEN'S EMPOWERMENT— LEVERAGING AN ASSET

A global study of land policy, conducted by The World Bank, addresses women's land rights, noting both the importance of land as an asset for rural households and the considerable evidence that women's control over household assets affects consumption patterns at the micro level in ways that contribute to poverty reduction. It concludes that "increasing women's control over land could therefore have a strong and immediate effect on the welfare of the next generation and on the level and pace at which human and physical capital are accumulated." The study also warns that increased demands to formalize land rights may lead to weakening or loss of women's rights to land unless these rights are specifically protected and strengthened.³³





WOMEN'S ACCESS TO AND OWNERSHIP OF LAND IS NOT ONLY A HUMAN RIGHT, BUT IS ALSO A CRITICAL COMPONENT OF ECONOMIC EMPOWERMENT.

The Land Rights and Economic Security of Rural Women project established offices throughout the country to provide legal consultations for rural women and men on land and ownership rights. The project raised general-population awareness of women's rights to land ownership and strengthened linkages between the grassroots and policy levels by: providing advisory support to both women and men on access to and use of land; resolving conflicts between land owners; registering legal documents; and developing businesses in rural areas. The project stimulated women's participation in decision-making, including through promoting gender-responsive planning and budgeting at the local level.

To address persistent socio-cultural issues that made women reluctant to claim their rights—such as customary law (*adat*) and practices—the project used innovative ways to change discriminatory attitudes and develop local strategies to promote and protect women's rights. This included changing perceptions and supporting behavioural changes in society through awareness-raising and legal training for provincial legislative bodies—including members of courts of elders, courts of arbitration and judges from official courts—on the gender aspects of land reform and management; the role of customary law and public and civic organizations in resolving land disputes; women's rights and the Convention on the Elimination of All Forms of Discrimination against Women.

KEY INGREDIENTS

- **Local ownership of reform analysis and advocacy, and links with stakeholders at high levels**
- **Evidence-based analysis and local case studies of land-rights issues**
- **Legal literacy and awareness-raising of women's human rights at the local level**

OBJECTIVES

- Secure women's rights to land, expand their economic possibilities and promote sustainable living standards within the Land and Agricultural Reform and economic reforms
- Provide legal consultations for rural women and men on their land and ownership rights
- Raise awareness of women's rights to land ownership
- Support the implementation and monitoring of the Land and Agricultural Reform legislation

MAIN ACTIVITIES / PRINCIPAL RESULTS

- Gender review of the Agricultural Lands Law, documenting limitations of land rights
- Workshop organization and facilitation
- Preparation of a special section on gender for the 10th anniversary of Land and Agricultural Reform Conference
- Development, submission and parliamentary debate of a land-reform bill
- Legal and business counselling at the village level
- Conducted seven regional workshops to discuss the application of and contradictions in land laws; at 106 local workshops, rural women raised land problems related to enforcement of land laws
- Achieved beneficial legislation changes (i.e., Law on Amendments and Changes to the Land Management Law), including eight amendments to uphold women's human rights and rights to land
- Included a gender perspective and indicators in national strategies, local development plans and priorities for 2007
- Employed participatory planning and budgeting
- Analysed and compiled cases of women's human rights violations in an electronic database
- Provided outreach and legal counselling to more than 4,000 people, 47 percent of whom were women
- Conducted 137 field consultations that encouraged rural women to claim their rights to land and other agricultural assets, thereby improving the livelihoods of more than 4,000 rural families
- Provided business counselling to over 800 rural women



PRINCIPAL PARTNERS

Women Entrepreneurs Support Association of Kyrgyzstan, United Nations Development Fund for Women, The World Bank



SUPPORT TO FAMILY SECTIONS FOR IMPLEMENTATION OF THE FAMILY CODE

PROMOTING WOMEN'S HUMAN RIGHTS AND ACCESS-TO-JUSTICE SERVICES CONTRIBUTES TO CREATING THE ENABLING ENVIRONMENT REQUIRED FOR WOMEN'S ECONOMIC EMPOWERMENT AND POVERTY REDUCTION.

Morocco's new Family Code, formerly *Moudawana*, stipulates the same minimum marriage age for girls and boys; women's right to divorce, alimony, and custody of their children; reformed inheritance law; and the establishment of a specific government structure (Family Sections) to implement the new law. The new Family Code improves the legal status of Moroccan women and men and promotes their human rights. However, four years after the implementation of the new Code began, much work remains to be done to put in place the appropriate institutional capacity and mechanisms necessary for an effective application of the law. This institutional capacity and mechanisms are expected to ease the economic vulnerability of divorced women and their children and contribute to fighting violence against women.

KEY INGREDIENTS

- Institutional support to the Ministry of Justice to operationalize the new Family Code
- Focus on women's access to justice services and awareness of human rights
- Establishment of mechanisms on reconciliation and mediation, alimony, property division and inheritance

OBJECTIVES

- Ensure implementation of the new Moroccan Family Code
- Promote women's access to justice services and increased awareness of their rights
- Assist divorced women and their children overcome economic vulnerability

MAIN ACTIVITIES / PRINCIPAL RESULTS

- Establishment of a mediation and reconciliation mechanism within the family courts
- Establishment of an assistance fund for the benefit of children of divorced women
- Assessment of the current alimony and property division system
- Establishment of an information-management system within the Family Sections of the Ministry of Justice
- Benchmarking the satisfaction of rights holders
- Creation of a unit responsible for developing a training strategy for professional training for family court officials
- Increased awareness of women on their rights and responsibilities in case of divorce
- Financial autonomy of divorced women
- Reformed alimony calculation and property-division systems
- Increased awareness of the Ministry of Justice on the satisfaction of their services
- Effective training strategy for continuous professional training of family court officials



PRINCIPAL PARTNERS

Government of Morocco (Ministry of Justice), United Nations Development Programme, United Nations Children's Fund, United Nations Development Fund for Women



GENDER-RESPONSIVE GOVERNMENT POLICIES, SUCH AS WOMEN'S RIGHT TO LAND, PROVIDE A SOLID FOUNDATION FOR IMPROVING THE SOCIAL AND ECONOMIC STATUS OF WOMEN.

A key task of the Tajikistan Rural Women's Land Rights Project was to improve stakeholders' understanding of land reforms and women's human rights. The majority of poor rural women and men were unaware of their land rights and other means of economic security. There was also unmet demand for access to information about their rights within the ongoing land reform. These issues were addressed through supporting consultative information structures at district and village levels—the closest locations for rural women. The project facilitated the formation of District Task Forces, including representatives of District Women's Committees, which disseminated information on land reforms to rural women and provided legal consultative support for registering women as landowners.

KEY INGREDIENTS

- **Proactive leadership at the highest levels of the country**
- **Consultation with women at the local level**
- **Extensive outreach and advocacy targeting rural women**

OBJECTIVES

- Protect and fulfil women's right to land by building governmental and community capacities
- Support advocacy that promotes gender-responsive policy and legal changes to the land reform process, its implementation and monitoring
- Create and support information mechanisms

MAIN ACTIVITIES / PRINCIPAL RESULTS

- Organization of national and district roundtables on microfinance institutions (MFIs) to increase knowledge of the rural population on the procedures, rules and addresses of local-level MFIs, thus encouraging more rural women and men to apply for credit.
- Dissemination of information on women's rights to land
- Cooperation and joint actions in facilitating the development of and lobbying for the adoption of laws
- Holding of the National Conference on Prevention of Violence against Women
- Seven of 11 recommendations for gender-responsive reforms to the land code were adopted and signed into law
- Amendment to the State programme incorporating an additional chapter on access of rural women to land
- Improved gender-responsive monitoring of land reform, including gender indicators, and commitment by the National Statistical Agency to collect gender-disaggregated statistics
- Undertook gender analysis and incorporated gender aspects into the family and civic codes
- Improved stakeholder understanding of land reform and women's human rights, with more than 4,000 people (99 percent women) receiving legal assistance and advice
- Facilitated more than 500 women becoming heads of Dehkan farms; nationwide, the number of women-headed farms rose from 4 percent in 2004 to 8 percent in 2005

PRINCIPAL PARTNERS

Government of Tajikistan (State Women's Committee and State Land Committee), Jamoat Development Centres, Canadian International Development Agency, Food and Agriculture Organization of the United Nations, Organization for Security and Co-operation in Europe, United Nations Development Programme, United Nations Development Fund for Women



5. VOICE, INCLUSION AND PARTICIPATION

PRACTICE POINTER 18: WOMEN IN TOP MANAGERIAL POSITIONS

Despite Norway's high ranking for gender equality, women have remained strongly underrepresented in managerial positions and on boards of directors, in particular in the private sector. To address this issue, the Government of Norway made the decision to regulate women's representation, mandating it be no lower than 40 percent for boards of all large companies, both state and public limited companies. Norway, however, is far from meeting this quota. As of 2005, only 17 percent of public companies had adequate representation on their boards (up from 6 percent in 2004). In January 2008, 77 public limited companies had failed to comply with the law. Four weeks notice to comply with the rules was provided, and if the companies failed to comply, a second four-week period would be granted. If the company was still not in compliance, the case would be submitted to the court, which would dissolve the company.

Similar initiatives have been carried out by Denmark, Estonia, Greece and Sweden, through the Women to the Top project, funded by the European Commission. Incentives to address the under-representation of women in senior management have raised the awareness of key actors, with the aim of reaching an equal representation of women in executive positions and boards of public companies.³⁴

ENSURING WOMEN'S VOICE, INCLUSION AND PARTICIPATION

Women's participation is at the core of nearly all promising activities, not just those presented in this section and explicitly focused on voice, inclusion and participation. However, gender stereotypes and cultural patterns, which assign different responsibilities to women and men in the public and private spheres, tend to restrict women's participation. Women's lack of equal access to education, training and productive resources also prevents them from equal power and economic decision-making.

Empowering women begins with inclusion, and the featured innovative and promising practices demonstrate a creative array of mechanisms that include women and ensure that the activities undertaken respond to their needs and guarantee their rights. This section illustrates approaches taken to ensure women's voice, inclusion and participation. Examples include: the National Solidarity Programme in Afghanistan and urban observatories in Saudi Arabia, which include women in decision-making processes, thereby enabling them to inform priorities. Similarly, bringing women's concerns to the fore in the mining sector is the focus of work in Papua New Guinea, while rural and community development programmes in Sri Lanka establish institutional frameworks to promote women's participation and provide support to the poorest women. African women home-based care workers are provided opportunities to influence local, national and global policies and agendas. Supporting women's business associations to more effectively understand and give voice to their members' needs and inform policy is the focus of work in three Middle Eastern countries. In some cases, the most critical ingredient for inclusion is ensuring the support of leaders at the highest local levels. For example, the Decent Work for Women Campaign aims to significantly increase the number of women in trade unions and elected positions.

PRACTICE POINTER 19: SOUTHERN AFRICA DEVELOPMENT COMMUNITY PROTOCOL ON GENDER AND DEVELOPMENT—MAKING GENDER EQUALITY AND WOMEN’S EMPOWERMENT A REGIONAL PRIORITY

In 2008, heads of state from 12 countries attending the Southern Africa Development Community (SADC) Summit in Johannesburg signed the long-delayed Protocol on Gender and Development. The protocol calls for 50 percent representation of women at all levels of government by 2015, and further calls for member states to put in place legislative measures that guarantee gender-sensitive political and policy structures. The Protocol draws up a plan of action, setting specific targets, timeframes, and monitoring and evaluation requirements for achieving gender equality in all SADC countries.

The economic provisions of the Protocol are far-reaching and innovative. They call on state parties to provide for equal participation of men and women in policy formulation and implementation of economic policies, to ensure equal access to employment and benefits, as well as to adopt gender-sensitive and responsive budgeting. The Protocol calls on state parties, by 2015, to: (i) adopt policies and enact laws that ensure equal access, benefit and opportunities for women and men in trade and entrepreneurship, taking into account the contribution of women in the formal and informal sectors; (ii) review all policies and laws that determine access to, control of, and benefit from, productive resources by women in order to end discrimination with regard to water rights and property, and to ensure that women have the same access and rights to credit, capital, mortgages, security and training as men; and (iii) consistent with the general provisions on affirmative action, introduce measures to ensure that women benefit equally from economic opportunities.

Seven years in the making, the Protocol is seen as a groundbreaking commitment that will put gender equality at the forefront of the SADC plan of action and provide a clear roadmap for the region's leaders to move towards gender equality.³⁵



CAREFUL ANALYSIS OF LOCAL GENDER NORMS REVEALS CULTURALLY ACCEPTABLE MEANS OF INCLUDING WOMEN IN COMMUNITY DECISION-MAKING.

The National Solidarity Programme (NSP) is the largest community development programme in the history of Afghanistan. From its inception, NSP has articulated its commitment to gender equality in the rural community decision-making apparatus, where women were previously excluded. Many local and international non-governmental organizations have come together in a network of facilitating partners, mobilising communities to participate in NSP.

Once a community has agreed to participate in the NSP, it completes a profile of its socio-economic indicators and organizes separate meetings for women and men. Facilitating partners are required to organize separate voting venues for men and women, in order to encourage female voting or form separate women's working groups in communities where female voting is not an established practice. NSP requires at least one sub-project to be prioritized and managed by a women's career-development committee, and all NSP forms require a female signature. Upon approval, facilitating partners ensure technical quality of completed sub-projects and document lessons learned. Economic empowerment of women through a greater voice in the local community and in governmental decision-making varies not only by cultural zone and geography, but also as a result of differing approaches to gender equality among facilitating partners. A study is envisaged to identify and document best practices; for example, it is already apparent that the efficacy of approaches depends upon the presence of female field staff.

KEY INGREDIENTS

- **Gender inclusion as explicit policy focus**
- **Providing fora for men and women to discuss local issues**
- **Using gender analysis and gender-sensitive understanding of issues to inform priorities**

OBJECTIVES

- Lay the foundation for strengthened community-level governance
- Support community-managed sub-projects for reconstruction and economic development

MAIN ACTIVITIES / PRINCIPAL RESULTS

- Community mobilization with facilitating partners to participate in NSP
- Organizing elections to establish a Community Development Council to identify local development needs, set priorities, make decisions about projects and implement local-level development initiatives
- Drafting the Community Development Plan of requirements and priorities, and drafting sub-project proposals to apply to NSP for funding
- Grant disbursement
- Established a gender-inclusive framework for village-level consultative decision-making and representative local leadership
- Rolled out NSP-I in 17,310 rural communities of the country's 34 provinces; NSP-II is expected to cover 4,300 additional locations
- Reached over 15.4 million Afghans (over 80 percent of rural inhabitants) through NSP, partially or fully financing over 31,396 community projects
- Disbursed NSP block grant funds, averaging \$27,000 per community
- Exceeded 40 percent in women's participation in Community Development Council elections, resulting in women comprising 35 percent of Council representatives



PRINCIPAL PARTNERS

Government of Afghanistan (Ministry of Rural Rehabilitation and Development), The World Bank, financial partners in the Afghanistan Reconstruction Trust Fund, network of facilitating partners, local communities



WHEN POLICY MAKERS COLLABORATE WITH AND GIVE VOICE TO GRASSROOTS WOMEN, THE RESULTING POLICIES, PROGRAMMES AND RESOURCES WILL BETTER TARGET POOR WOMEN.

High HIV/AIDS prevalence in many African countries has placed tremendous pressure on healthcare services, exceeding the capacity of the public sector. The burden of care for people affected by HIV/AIDS has fallen disproportionately on women and girls, due to their responsibility for care work in the household and community. In many cases, women organized as home-based caregivers are taking on roles and responsibilities of the state and other public institutions, bridging gaps to fill the unmet needs of infected and affected people and assisting them to access basic services and livelihoods. Although home-based care is a critical aspect of local strategies to respond to HIV/AIDS, little attention has focused on supporting home-based care providers or documenting, establishing and sustaining home-based care programmes. Community and home-based caregivers face many challenges that adversely affect their ability to carry out care-related work and exacerbate poverty and gender inequalities.

The project, which is being carried out in six countries (Cameroon, Kenya, Nigeria, Rwanda, Uganda and Zimbabwe), promotes the development of policies and strategies that recognize and support caregiving. Grassroots caregivers themselves are conducting research to further build their capacity for analysis, knowledge exchange, organizing, policy dialogue and advocacy. It is expected that the evidence generated by this project and associated advocacy activities will result in improved recognition of the care sector and lead to transformation of the community-based support system, to be reflected in policies, programmes and resource allocation at various levels.

KEY INGREDIENTS

- **Participatory processes involving grassroots women home-based care workers**
- **Capacity development of grassroots home-based care workers and their organizations**
- **Engagement of key national and global agencies and policy-making institutions with home-based care workers**
- **Involvement of grassroots women in research work**

OBJECTIVES

- Empower caregivers to influence local, national and global policies and agendas
- Promote recognition and effective support to the care sector in an effort to respond to the HIV/AIDS pandemic and its socio-economic and psychological impacts

MAIN ACTIVITIES / PRINCIPAL RESULTS

- Gathering of quantitative and qualitative information on the work of grassroots women caregivers and their contribution to mitigating the HIV/AIDS pandemic
- Development of survey methodology and tools, and undertaking quantitative and qualitative research
- Research analysis and policy-note preparation
- Exchange of lessons learned and innovative indigenous practices in home-based care
- Training of women-caregiver trainers
- Caregiver workshops, multi-stakeholder dialogues and campaigns
- Improved recognition of the care sector and transformation of the community-based support system
- Ensured that the realities of HIV/AIDS caregivers' work and contributions are understood by policy makers, resulting in improved policies, resource allocation and support
- Increased capacity of grassroots caregivers in evidence-based advocacy, organizing and knowledge exchange
- Increased representation of grassroots women's groups in HIV/AIDS-related policy, programme and resource-allocation venues
- Strengthened platform for grassroots women to voice their priorities, challenges and solutions on an on-going basis (through the Home-Based Care Alliance)

PRINCIPAL PARTNERS

United Nations Development Programme, UNDP Japan Partnership Fund (WID/GAD), the Huairou Commission, Africa Home-Based Care Alliance



DECENT WORK FOR WOMEN CAMPAIGN

DECENT WORK FOR WOMEN MEANS GENDER EQUALITY AT WORK.

By seeking a substantial increase in women's membership rates in trade unions, the Decent Work for Women Campaign, organized by the International Trade Union Confederation (ITUC), provides an opportunity to strengthen trade union policies and actions relating to decent work for women. The 'Gender Wage Gap Report' indicates that globally, women are paid 16 percent less than men are. The campaign pushes unions to give greater priority to advocacy for gender equality at work, including addressing maternity protections, parental leave, child care, pay equity and protection from sexual and other forms of harassment. The campaign also addresses work issues in areas where women are or may be particularly vulnerable, such as the informal economy, export processing zones and home-based work.

KEY INGREDIENTS

- **A critical mass of women represented in trade unions**
- **Decent work and social provisioning at the centre of financing for gender equality**

OBJECTIVES

- Advocate for decent work for women and gender equality in labour policies and agreements
- Seek gender equality in trade union structures, policies and activities
- Significantly increase the number of women in trade unions and in elected positions

MAIN ACTIVITIES / PRINCIPAL RESULTS

- Roundtable discussions and negotiations with social partners on issues related to decent work for women, such as the ratification and implementation of the Convention on the Elimination of Discrimination Against Women, Beijing Platform for Action, the Millennium Development Goals and gender equality conventions of the International Labour Organization: (i) Convention 100 on Equal Remuneration, (ii) Convention 111 on Discrimination (Employment and Occupation), (iii) Convention 156 on Workers with Family Responsibilities, (iv) Convention 183 on Maternity Protection.
- Assessment of gaps between policies or legislation and the actual conditions of women workers at national and global level
- Marches, festivals and petitions to raise awareness of gender equality issues at or related to work
- Encouraging more women to participate in trade unions; encouraging female trade-union activists to take part in union elections
- Workshops for trade-union women to increase knowledge and skills of effectively advocating decent work for women
- Planning of the ITUC World Day for Decent Work, including activities on combining work and family, maternity protection and prevention of gender-based violence
- Secured participation of 81 national centres in 56 countries
- Garnered worldwide media attention on the ITUC 'Gender Wage Gap Report'
- Negotiated with social partners on improving maternity protection rights, improving childcare and breastfeeding facilities, minimizing the gender wage gap and creating a better work-life balance
- Contributed to improving labour legislation and practices in at least 15 countries
- Increased women's prevalence in trade unions and in elected positions
- Ensured that pay equity and maternity protection for women workers are placed high on the political agenda

PRINCIPAL PARTNERS

Internal Trade Union Confederation, International Labour Office

MIDDLE EAST AND NORTH AFRICA



LOCAL CAPACITY-BUILDING OF BUSINESS WOMEN'S ASSOCIATIONS AND RESEARCH CENTRES

WOMEN-OWNED BUSINESSES ARE NOT ALWAYS SMALL—IN FACT, THEY ARE STRONG VEHICLES FOR JOB CREATION AND GROWTH.

Despite major gains in girls' education and strong economic and job growth since 2000, female unemployment remains high in the region. As a result, efforts have targeted promoting women's entrepreneurship. However, the need and contribution of women entrepreneurs to the economy has been poorly understood due to limited data. In addition, women's business associations in the region did not fully understand the value of having such data.

The Centre for Arab Women Training and Research, in collaboration with the International Finance Corporation, launched a project to carry out a survey of women's businesses in five countries (Bahrain, Jordan, Lebanon, Tunisia and United Arab Emirates). The survey aims to help businesswomen's associations understand and give voice to their members' needs and inform policy. The success of this approach has inspired the World Association of Women Entrepreneurs to follow the same methodology and replicate the project on a global level, starting with member organizations in Europe. A project of this kind is also currently launching in Saudi Arabia.

KEY INGREDIENTS

- **Joint hands-on learning of survey design, data and analysis of the core role of women in business, across 12 institutions in five countries**
- **Focus on commonalities in project design, enabling country teams to address specific local needs**

OBJECTIVES

- Support women's business associations in more effectively meeting the needs of women entrepreneurs and promoting their participation in policy dialogue
- Collect previously unavailable data on businesswomen's characteristics, needs and challenges
- Enable regional knowledge-sharing

MAIN ACTIVITIES / PRINCIPAL RESULTS

- Membership survey questionnaire design
- Implementation of survey by local research centres
- Networking and supporting the establishment of business associations
- Provided hands-on learning experience and association membership management training to 12 institutions (research centres and businesswomen associations)
- Established a subregional women's business association and network
- Completed 1,228 surveys in five countries
- Published a regional report with survey findings and three country reports, produced by project partners in Jordan, United Arab Emirates and Tunisia
- Created a documentary, 'Lebanese Women Entrepreneurs' Opportunities and Obstacles', produced by the Lebanese Business Women Association
- Raised awareness of women entrepreneurs among journalists
- Established a baseline for businesswomen's concerns for use in future work by participating businesswomen's associations and research centres



PRINCIPAL PARTNERS

International Finance Corporation, Centre for Arab Women Training and Research, 12 country-level women's business associations and research centres



FOSTERING THE ENGAGEMENT AND OWNERSHIP OF LOCAL INSTITUTIONS IN IMPROVING THE LIVING STANDARDS AND SOCIAL INDICATORS FOR WOMEN IS AN INCLUSIVE AND EFFECTIVE MEANS OF ACHIEVING WOMEN'S EMPOWERMENT.

The objectives of the Local Urban Observatories project are to provide data to local and national agencies and civil society, and to assist municipalities in devising policy recommendations and coordinate activities that address the prevailing challenges of poor female-headed households: wide gender gaps in literacy and school enrolment and low access for vulnerable women to income-earning opportunities and public services (e.g., drinking water, telecommunications and transport). The project supports existing Urban Observatories and the development of new ones to collect household data at the local level, using gender-responsive survey modules that include gender-specific questions relevant to local issues. Conferences and workshops provide a vehicle for disseminating and highlighting key challenges and socio-economic issues to the governor, the mayor, the municipality and civil society.

This activity is linked to a broader urban development programme within each city working on transport and environmental projects. Teams work together, sharing data and information, and brainstorming on issues that need to be taken into consideration in data collection and project design. In the process, local authorities benefit from having a broader approach to its development assistance programme.

KEY INGREDIENTS

- **Generating data and analysis, including household surveys, for policy makers**
- **Observatory directors, as gender equality advocates committed to supporting women's empowerment, were critical to the success of the Urban Observatories**
- **Tackling cultural obstacles by integrating women in the Observatories' analytical and policy work**
- **Recruitment of women to conduct surveys, outside the home and women-only environments**
- **Support from local authorities at the highest level**

OBJECTIVES

- Support local and national authorities in improving equity in public-service delivery
- Address challenges and barriers facing women in accessing income-earning opportunities

MAIN ACTIVITIES / PRINCIPAL RESULTS

- Support local and national authorities in improving equity in public-service delivery
- Address challenges and barriers facing women in accessing income-earning opportunities
- Prepared policy notes highlighting relevant issues and providing recommendations
- Enhanced interactions between local women and authorities
- Included local women in the consultative data-gathering and analytical processes, where they now work regularly with their male counterparts and the authorities
- Set up a gender council to advise on gender issues in the Jeddah Urban Observatory, in addition to regular council
- Linked to a broader urban development project on transport and environmental issues in the same cities

PRINCIPAL PARTNERS

Government of Saudi Arabia (Ministry of Finance and city municipalities), Arab Urban Development Institute, United Nations Development Programme, The World Bank



THE INCLUSION OF WOMEN'S DEVELOPMENT GROUPS FROM THE OUTSET OF A PROJECT IS ESSENTIAL FOR GOOD AND SUSTAINED RESULTS.

The Sri Lanka North-East Irrigated Agricultural Project aimed to restore irrigation tanks destroyed by the ongoing Sri Lankan Civil War, rehabilitate village access roads and drinking water facilities, construct community buildings, strengthen community-based organizations and fund livelihood support activities. Women-run community-based organizations have proven to be the most effective partners in supporting the poor and the most vulnerable. Inclusion of women's structures at the village level has become an effective means of drawing on and strengthening women's leadership. The project is now seeking to provide more information and analyse the strategies and tactics adopted to ensure women's inclusion. The Project intends to include analysis of interactions with and the reactions of traditional community leadership, as well as to document how men and women were consulted and the differences varying approaches made.

KEY INGREDIENTS

- **Selection of female project leader**
- **Inclusion of women's groups in consultative processes from the outset**
- **Using effective and committed women's rural development societies makes their good work visible to decision makers**
- **Focused targeting of support to women and ensuring they benefit from programmes**

OBJECTIVES

- Re-establish at least a subsistence level of agricultural production for conflict-affected people
- Build the capacity of communities for sustainable post-conflict social and economic reintegration
- Empower people in the communities

MAIN ACTIVITIES / PRINCIPAL RESULTS

- Restoration of irrigation tanks, drinking water facilities and village access roads damaged during war
- Construction of community buildings
- Funding of livelihood support activities
- Created, strengthened or rehabilitated 317 Women Rural Development Societies
- Reached 151,250 women through Women Rural Development Societies, administering loans that reached 18,975 households
- Rehabilitated 369 irrigation schemes
- Provided women with access to credit to establish microenterprises



PRINCIPAL PARTNERS

Government of Sri Lanka, The World Bank, Asian Development Bank, Japanese Bank for International Cooperation



BRINGING TOGETHER THIRD-PARTY STAKEHOLDERS CAN HELP OVERCOME MALE RESISTANCE TO WOMEN'S PARTICIPATION IN LOCAL DECISION-MAKING AND PLANNING, THUS INCREASING THE SUSTAINABILITY OF COMMUNITY DEVELOPMENT INITIATIVES.

Mining is a strategic sector and a key foreign revenue earner in Papua New Guinea. The five operating mines have important effects on their communities. However, the sector is very gender-biased, where men capture the majority of mining-related benefits, such as employment and income, while the environmental and social risks largely fall upon women. Women have voiced concerns about negative impacts of mining in their communities, such as violence, alcoholism, prostitution and sexual abuse. The project recognizes that women are key stakeholders who must be included in decision-making processes that affect their lives. Strengthening women's networking has been critical. Women have requested that mining companies focus on health issues and on women's safety and security in the community. With the establishment of a steering committee, women are in a better position to monitor the implementation of the Women in Mining action plans.

KEY INGREDIENTS

- **Change driven by women in the community**
- **Non-governmental organization support to women in local decision-making**
- **Raising women's confidence and visibility as representatives on negotiating committees**
- **Providing women representatives with planning tools to influence negotiations with mining companies**
- **Significant capacity or readiness to develop capacity among the women at the national and local level**
- **Availability of funds sufficient to implement plans**

OBJECTIVE

- **Promote gender equality and sustainable development in Papua New Guinea**

MAIN ACTIVITIES / PRINCIPAL RESULTS

- Organizing two Women in International Mining conferences
- Technical assistance to the preparation and development of Women in Mining action plans
- Women's association assessment and capacity-building
- Established a project steering committee
- Published the Women in Mining National Action Plan 2007–2012³⁶
- Appointed a women's desk to support women's programmes and implementation of the Women in International Mining plan



PRINCIPAL PARTNERS

International Finance Corporation, mining companies, communities



6. MAIN FINDINGS



MAIN FINDINGS: MULTI-DIMENSIONAL CHALLENGES DEMAND CONCERTED ACTION ACROSS SECTORS

One of the most important characteristics of the promising and innovative approaches to women's economic empowerment is that they provide multi-dimensional responses to multi-dimensional challenges. Solutions often combine activities in different sectors. These approaches show that increasing women's economic opportunities is an entry points to addressing multiple development goals—supporting not only the achievement of MDG3, but also all other MDGs.

Expanding women's engagement in economic activity has a positive effect on their status in households and society, and influences their ability to participate in decision-making. This increased economic opportunity provides a platform for tackling wider social and cultural obstacles to women's empowerment. A proactive focus on inclusion, networking and partnerships among key actors underpins these approaches.

An important lesson drawn from these approaches is that business goals can be compatible with gender equality and the broader development agenda.

As many of the core characteristics of women's empowerment have economic dimensions, priority needs to be given to acting on women's economic empowerment. The innovative approaches offer lessons for scaling up and accelerating progress on empowering women. The principal characteristics—or key ingredients—highlighted in this publication will, in combination, enable leaders to address these multi-dimensional challenges.

Key ingredients include:

- **Demonstrating leadership by decision makers and key stakeholders in prioritizing gender equality and women's empowerment alongside other key development goals.** The starting point—and the most critical ingredient of any women's empowerment initiative—is leadership exercised by both women and men and at the highest levels. The MDG3 Champion Torch proves that such committed leadership exists for promoting women's economic empowerment. Indeed, ensuring continued high-level political resolve in the run-up to 2015 to achieve the goal is key to the MDG3 Global Coalition that the MDG3 Torch Bearers have formed.

- **Explicitly articulating gender equality as a goal in policies, strategies, programmes and projects within the public and private sectors.** This can take the simple yet powerful form of involving, recognizing and integrating women and their concerns in conceiving and implementing activities, decision-making processes, institutional arrangements and monitoring indicators, and resource allocation and spending.
- **Allocating resources, both targeted national resources and additional official development assistance, to promoting gender equality and women's economic empowerment.** Realizing goals and commitments requires adequate resources. As the preceding approaches show, this issue is broader in scope than budget allocation; it encompasses enabling women to access resources such as land and capital, and mobilizing the private sector to invest in gender equality and women's economic empowerment.
- **Fully and systematically integrating capacity-development into each activity.** For successful results, activities must recognize the need for strengthening institutions' as well as women's ability to solve problems, and set and achieve objectives in a sustainable manner. This need is clearest in the area of supporting women's access to capital. Banks and other financial intermediaries need to improve gender awareness and develop the necessary skills and products to respond to their female clients' needs. Other areas include women's technical, legal literacy, managerial and business skills and capacity. Ministries of planning, finance, trade, economy and employment need capacity for developing, monitoring and evaluating gender-responsive national economic policies and programmes.
- **Involvement of the private sector in promoting gender equality and women's empowerment and expanding partnerships between the private sector and other actors.** The private sector has an essential role to play in economically empowering women through diversifying employment opportunities, building skills of female employees, addressing work-life balance issues and creating a decent work environment for women. It has an equally critical role to play in expanding women's access to finance by developing innovative financial products and services to meet women's needs, strengthening women's entrepreneurial capacity, and providing greater managerial opportunities for women. Partnerships between the private and public sectors can expand access to essential services. The approaches, presented above, illustrate the convergence of corporate interest with that of gender equality and women's empowerment, as well as poverty reduction.
- **Generating and transmitting data, analysis and knowledge to decision makers and key stakeholders.** Often, decision makers are not fully aware of or do not understand the relevance of gender equality to their sector or how to concretely contribute to its achievement. As a result, gender equality is not being prioritized. As shown in Côte d'Ivoire and work with Middle Eastern business associations, simply providing decision makers with sex-disaggregated data and analysis establishes a foundation for including gender perspectives into policies, programmes, monitoring, evaluation and reporting frameworks.

- **Making proactive efforts to foster women's voice, inclusion and participation and promoting balanced power relations between women and men.** Almost all approaches explicitly focus on inclusion, as it is at the core of any process of empowerment. The best approaches raise the bar to provide for women's equal participation, strengthen institutions at different levels and offer opportunity for networking, including in environments and around issues where dialogue between women and men is limited. Promoting women's voice, inclusion and participation at local, national and global levels enables policy makers to understand women's needs and priorities, thereby making informed decisions. Women need to be represented at managerial levels and included in decision-making processes from the outset.
- **Recognizing the negative impact of unpaid work on women's economic activities and empowerment, and prioritizing ways to reduce their workload.** Women's excessive workload is one of the most pervasive obstacles to their economic empowerment, yet it is among the easiest to address. Time- and labour-saving infrastructure to ease women's domestic burdens, including energy and water provisions, is a highly productive investment as it also enables realizing the benefits of other MDG-focused investments to their fullest potential. Giving greater priority to such investments is a key task for leaders who shape public policy and investment choices.

Ultimately, economic empowerment depends both on each woman's individual circumstances and on whether or not her society embraces policies and institutions that are conducive to empowerment. Local leaders can do a lot to promote an enabling environment for women's empowerment, which in turn can have significant effects on the women's roles in household relationships.

The core ingredients of empowerment work best when combined—when key ingredients are missing, the results are disappointing and the effects diminished. This is best demonstrated by projects aiming to improve women's access to capital, where success—and, ultimately, economic empowerment—depends on more than the provision of financial services alone. This also holds true for processes aimed at securing women's land and property rights.

To accelerate progress towards achieving MDG3, this publication recommends that all involved actors commit to report on specific actions taken to empower women and, more broadly, accelerate the achievement of MDG3. Reporting could be done at the 2010 MDG Summit, proposed by the Secretary-General of the United Nations. In addition, 'Innovative Approaches' makes recommendations in the three core dimensions of women's economic empowerment: Expanding women's economic opportunity, including expanding women's access to finance, prioritizing domestic energy initiatives, and encouraging women to form public-private partnerships for local service delivery; Strengthening women's legal status and rights, including addressing issues of female land ownership and titles and supporting implementation of the provisions of the Convention on the Elimination of All Forms of Discrimination against Women; and Expanding opportunities for women's voice, inclusion and participation, including conducting national consultations on women in economic decision-making, encouraging the private sector to promote greater participation of women, and convening national fora on women and entrepreneurship (see Recommendations, page ix).

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ISBN 978-92-1-136228-5



September 2008