

WOMEN AND POVERTY: NEW CHALLENGES



BEIJING AT 10 : PUTTING POLICY INTO PRACTICE

Review and Appraisal of the Implementation of the Beijing Declaration and Platform for Action



Critical Area A. Women and Poverty

More than one billion people in the world today, the great majority of whom are women, live in unacceptable conditions of poverty... women's poverty is directly related to the absence of economic opportunities and autonomy, lack of access to economic resources... lack of access to education and support services and their minimal participation in the decision-making process.

-Beijing Platform Action A.47, 48

More than 1 billion people live in poverty around the world, and a great majority of them are women. Women's poverty is a violation of their human rights to health and well-being, food, adequate housing, a safe and healthy living environment, social security, employment and development.¹ Poverty can also be the result of human rights violations when women are denied equal access to employment opportunities, are paid less than men for equal work, are prevented by law or custom from owning or inheriting land, or when women become the victims of physical and sexual abuse. When women are denied equal access to education, when they do not have the right to decide on the number of spacing of their children, or when they face an unequal share of the responsibility for raising children, their ability to earn an income and to be protected from poverty is greatly compromised.

Poverty is a complex and multidimensional problem with origins at both the national and international levels: globalisation; persistent levels of external debt; structural adjustment programmes; inter and intra-state conflicts; and the displacement of people have all undermined the capacity of governments to meet the basic needs of their populations, especially women. Anti-poverty programmes *per se* are not enough to eradicate women's poverty; women do not participate in decision-making regarding economic policies or the allocation of resources, productive assets, or income, and their absence from cultural, civil and social life exacerbates the problem of poverty.

At Beijing, the international community expressly recognized that women and men experience poverty differently and the Beijing Platform for Action (PfA) emphasized that "the empowerment of women is a critical factor in the eradication of poverty" and recommended that poverty eradication strategies address the multidimensional nature of poverty, including such factors as autonomy, dignity and participation in decision-making.²

Some of the most significant international legal instruments that address women's poverty are the Convention on the Elimination of All Forms of Discrimination against Women³

¹ Beijing Platform for Action (Global Framework) <http://www.un.org/womenwatch/daw/beijing/platform/plat1.htm>

² Ibid.

³ Convention on the Elimination of all Forms of Discrimination against Women <http://www.un.org/womenwatch/daw/cedaw/text/econvention.htm>

(CEDAW, 1979) and its Optional Protocol⁴ (1999), the Convention on Consent to Marriage, Minimum Age for Marriage and Registration of Marriages⁵ (1964), the Convention against Discrimination in Education⁶ (1960), Discrimination (Employment and Occupation) Convention⁷ (1958), the Convention on the Political Rights of Women⁸ (1952), the Convention on the Nationality of Married Women⁹ (1957), the Equal Remuneration Convention¹⁰ (1951), the International Covenant on Economic, Social and Cultural Rights¹¹ (1966), the Convention on the Elimination of all Forms of Racial Discrimination¹² (1969), and the Convention on the Rights of the Child¹³ (1973).

During the last decade there have been several changes in way poverty is addressed, including changes to poverty eradication policies. These changes are reflected in the shift from a psychological model of deprivation, focused on the failure to meet basic material and physiological needs, to a social model of deprivation focused on such elements as lack of autonomy and dignity and powerlessness. Amartya Sen suggests that in comparison with income poverty, human poverty refers to the denial of opportunities and choices for living a basic or “tolerable” live.¹⁴ This new perspective was instrumental in clarifying the relationship between gender inequalities and poverty, and it was given increased weight by the United Nations Development Programme’s Human Development Report in 1997.¹⁵ Women are vulnerable to poverty because gender inequalities distort the distribution of income, access to productive resources such as credit, command over property or control over earned income, and access to labour markets. In addition, women do not always have full control or command over their most basic asset: their own labour.

The concept of human poverty takes into account more than the basic need for material well-being, and views poverty as multidimensional, acknowledging its gender dimension and allowing the examination of how gender inequalities perpetuate and reproduce the poverty of individuals, families, and communities from one generation to the next.¹⁶

In 1996, the UN General Assembly¹⁷ proclaimed 1996 the “International Year for the Eradication of Poverty” and in 1997, the General Assembly¹⁸ launched the first “UN Decade for the Eradication of Poverty” (UNDEP). In 1997, the General Assembly¹⁹ reaffirmed that all Governments and the United Nations System should promote an active and visible policy of mainstreaming a gender perspective and the use of gender analysis as a tool for the integration of a gender dimension into the planning and implementation of policies, strategies and programmes on poverty eradication.

The issue of women and poverty has been specifically addressed on several occasions. In 1993 the thirty-seventh session of Commission of the Status of Women²⁰ (CSW) considered

⁴ Optional Protocol to the Convention on the Elimination of all Forms of Discrimination against Women <http://www.un.org/womenwatch/daw/cedaw/protocol/>

⁵ Convention on Consent to Marriage, Minimum Age for Marriage and Registration of Marriages <http://www.ohchr.org/english/law/convention.htm>

⁶ Convention against Discrimination in Education http://www.unhchr.ch/html/menu3/b/d_c_educ.htm

⁷ Discrimination (Employment and Occupation) Convention http://www.unhchr.ch/html/menu3/b/d_ilo111.htm

⁸ Convention on the Political Rights of Women <http://www.unhchr.ch/html/menu3/b/22.htm>

⁹ Convention on the Nationality of Married Women <http://www.unhchr.ch/html/menu3/b/78.htm>

¹⁰ Equal Remuneration Convention http://www.unhchr.ch/html/menu3/b/d_ilo100.htm

¹¹ International Covenant on Economic, Social and Cultural Rights http://www.unhchr.ch/html/menu3/b/a_ceschr.htm

¹² Convention on the Elimination of all Forms of Racial Discrimination http://www.unhchr.ch/html/menu3/b/d_icerd.htm

¹³ Convention on the Rights of the Child <http://www.unicef.org/crc/crc.htm>

¹⁴ For more information see: Cagatay, N. “Gender and Poverty.” *Social Development and Poverty Division Working Paper Series* (No. 5). New York: United Nations Development Programme, 1998. <http://www.undp.org/poverty/publications/wkpaper/wp5/wp5-nilufer.PDF>

¹⁵ *Human Development Report 1997: Human Development to Eradicate Poverty*. New York: United Nations Development Programme, 1997.

¹⁶ <http://hdr.undp.org/reports/global/1997/en/>

¹⁷ Cagatay, N *Trade, Gender and Poverty*. New York: United Nations Development Programme, 2001.

http://www.undp.org/mainundp/propoor/docs/pov_tradegenderpoverty_doc.pdf

¹⁸ General Assembly Resolution 48/183 <http://www.un.org/documents/ga/res/48/a48r183.htm>

¹⁹ General Assembly Resolution 50/107 <http://www.un.org/documents/ga/res/50/a50r107.htm>

²⁰ General Assembly Resolution 52/193 <http://www.un.org/ga/documents/gares52/res52193.htm>

²⁰ *Report of the Commission on the Status of Women at its Thirty-seventh Session*. New York: United Nations Division for the Advancement of Women, 1993. <http://www.un.org/womenwatch/daw/csw/>

the issue of “Women in Extreme Poverty: Integration of Women’s Concerns in National Development Planning” as a priority theme in the area of development. The gender dimension of poverty was comprehensively examined in the 1994 *World Survey on the Role of Women in Development* which, in accordance with CSW Resolution 38/8²¹, was one of the principal documents for the Beijing Conference. In 1996 at its fortieth session, the CSW adopted Resolution 40/9²² which emphasizes that the empowerment of and autonomy of women along with the improvement of women’s social, economic and political status are essential for the eradication of poverty. Following this, the United Nations Economic and Social Council (ECOSOC) adopted Resolution 2000/26,²³ which reiterated the call for relevant organizations within the United Nations system and the international community to take consistent, coherent, coordinated and joint actions in support of the national efforts to eradicate poverty, with particular attention to employment creation, work and the empowerment and advancement of women.

The issues of women’s empowerment and poverty eradication were addressed during the twenty-third special session of the General Assembly. In the Resolution adopted during that session (A/RES/S-23/3),²⁴ governments were called upon to reduce the disproportionate number of women living in poverty by the implementation of national anti-poverty programmes with a gender focus. This appeal was reinforced in the United Nations Millennium Declaration²⁵ (A/RES/55/2),²⁶ through which governments resolved “to halve by the year 2015, the proportion of the world’s people whose income is less than one dollar a day” and “to promote gender equality and the empowerment of women as effective ways to combat poverty, hunger and disease and to stimulate development that is truly sustainable.”

The European Union has adopted a series of treaties and action programmes to fight poverty in its member states. Among them, the Treaty of Amsterdam calls for EU actions to fight social exclusion through article 137;²⁷ though article 13²⁸ on anti-discrimination does not address discrimination based on social status or the interface between gender discrimination and socio-economic discrimination. The EU has also adopted legislation prohibiting discrimination, such as Directive 96/97/EEC²⁹ which prohibits discrimination on the grounds of sex in occupational pension schemes, or Directive 97/81/EC³⁰ prohibiting discrimination between full time workers and part time workers. These directives however do not rectify the structural discrimination that women face in the current social protection systems of EU Member States.³¹

Some EU Member States have implemented sound policies to fight poverty and gender inequality. In France the Orientation Law no. 98-658³² sets out a three year programme to fight poverty and social exclusion through a variety of measures in the fields of access to work, housing, health and education for women. France has also created a National Observatory on Poverty and Social Exclusion³³ to gather, analyse, and disseminate data on poverty and social exclusion. Sex-disaggregated data is one of the main goals of the

²¹ CSW Resolution 38/8 <http://www.earthsummit2002.org/toolkits/women/un-doku/un-comm/csw/csw1994.htm#38/8>

²² CSW Resolution 49/9 <http://www.earthsummit2002.org/toolkits/Women/un-doku/un-comm/csw/csw1996.htm>

²³ ECOSOC Resolution 2000/26 <http://daccess-ods.un.org/access.nsf/Get?Open&DS=E/2000/26&Lang=S>

²⁴ General Assembly Resolution S-23/3 <http://www.un.org/womenwatch/daw/followup/ress233e.pdf>

²⁵ Millennium Declaration <http://www.un.org/millennium/summit.htm>

²⁶ General Assembly Resolution 55/2 <http://www.un.org/millennium/declaration/ares552e.htm>

²⁷ Treaty of Amsterdam (article 137) <http://europa.eu.int/abc/obj/amst/en/>

²⁸ Ibid. (article 13)

²⁹ EU Directive 96/97/EEC http://europa.eu.int/comm/employment_social/fundamental_rights/legis/legln_en.htm

³⁰ EU Directive 97/81/EC

³¹ EWL Report: 10-Year Implementation of the Beijing Platform for Action by the European Union. Brussels: European Women’s Lobby, 2005.

<http://www.womenlobby.org>

³² European level programmes to fight poverty and social exclusion <http://www.womenlobby.org/Document.asp?DocID=98&tod=0926>

³³ France’s National Observatory on Poverty and Social Exclusion: The first three years. http://www.insee.fr/en/ffc/docs_ffc/cs104c.pdf

Observatory. In 1997, Ireland put in place a National Anti-poverty Strategy³⁴ in which a key goal is to address the gender dimensions of poverty. Along these same lines, the United Kingdom has created a Unit to fight social exclusion,³⁵ though it does not include a gender perspective as a basis of its work. The lack of recognition given to the feminisation of poverty in the UK is of great concern to many women's NGOs.³⁶

Given the number of initiatives, legal tools, national and international conferences and resolutions described in the preceding paragraphs, the number of women living in poverty should have been dramatically reduced over the past decade. Nevertheless the number of women in poverty has not been reduced but is steadily increasing to disproportionate dimensions. The following paragraphs will review the four Strategic Objectives from the Beijing Platform for Action (PfA) regarding women and poverty. The major finding of this review is that, although there has been some progress made on some of the specific Objectives, unfortunately the big picture confirms that poverty among women is worsening in most developing countries.

Strategic Objective A.1

“Review, adopt and maintain macroeconomic policies and development strategies that address the needs and efforts of women in poverty”

Actions to be taken by governments, international and non-governmental organizations and other actors include to: review and modify, with the full and equal participation of women, macroeconomic and social policies, analyse, from a gender perspective, policies and programs, especially those related to macroeconomic stability, structural adjustment, external debts problems, employment, markets etc, with respect to their impact on poverty, on inequality on women; promote a more equitable distribution of productive assets, wealth, opportunities and services, pursue and implement sound macroeconomic and sectoral policies that promote the equal participation of women and address the structural causes of poverty.

Employment, structural adjustment programmes and budgeting are some of the most important factors that contribute to the perpetuation of women's poverty all over the world. More women are working today than ever before: in 2003, of 2.8 billion workers, 1.1 billion (or thirty-nine percent) were women. The share of women with work in total employment has risen slightly in the past ten years to just above forty percent.

The gap in labour force participation (LFPR) between men and women has been decreasing in all regions over the last ten years. Apart from the transition economies, where ninety-one women for every one hundred men are economically active, and East Asia, with a proportion of eighty-three women for every one hundred men, in all other regions there are still fewer than eighty economically active women for every one hundred men. In the Middle East and North Africa, as well as in South Asia, only about forty women for every one hundred men are economically active.

In women's unemployment, the regions that show the greatest differentials are Latin America and the Caribbean, where female unemployment is 3.4 percent higher than the male rate, and the Middle East and North Africa, where female unemployment six percent

³⁴ Equality, Rights and Social Inclusion http://www.deni.gov.uk/equality/targeting/d_intro.htm

³⁵ UK Social Exclusion Unit: <http://www.socialinclusionunit.gov.uk/>

³⁶ EWL, 2005.

higher than the male rate. In South East Asia the unemployment rate for women increased by more than two percent from 4.7 to 6.9 in recent years.³⁷

Available on female workers show that women have a smaller likelihood of being in regular wage and salaried employment than men. Women are more likely to find employment in the informal economy, outside legal regulatory frameworks, with little, if any, social security benefits and a high degree of vulnerability. Statistics show that in Fiji, only 9.5 percent of women are professional and technical workers, in Sierra Leone, the estimated average earned income of women is US\$337 and in Saudi Arabia the ratio of female earned income to male earned income is 0.21.³⁸

A direct consequence of this is that women are a greater proportion of the number of working poor in the world, meaning those people who work but do not earn enough to bring themselves and their families above the US\$1 a day poverty line. Out of 550 million working poor in the world, an estimated 330 million (or sixty percent) are women. Adding 330 million working poor women to 77.8 million unemployed women means that at least **400 million "decent" jobs are needed to satisfy women's need and demand for work.**³⁹

Debt servicing and Structural Adjustment Programmes (SAPs) have disproportionately harmed women all over the world, in many cases forcing them to seek additional mechanisms for economic survival. SAPs have been cited as one of the factors responsible for the failure to achieve most of the goals set out in the Nairobi Forward Looking Strategies for the Advancement of Women (1985).⁴⁰ It has been shown that SAPs are gender biased in various ways, and that macro-economic policies, though they appear to be gender-neutral have differential impacts on social groups as a result of class and gender differences. SAPs assume the unlimited availability of women's unpaid labour and time, and the efficiency-based approach used in the implementation of SAPs has tended to view women as a resource to be tapped to promote the efficiency of free market policies and to deal with the short-fall in access to social services.

Research carried out by the South African Development Community (SADC) shows that women and girls do not benefit from economic structural adjustment programmes in the southern African region. In fact, SAPs have negatively affected public expenditure on social services such as health and education, sectors from which all people derive great benefit. Moreover, this research showed that women are the majority of the population in the SADC region, yet they are minority actors in the decision-making process. Women do not have access to or control over large-scale, national resources and have remained locked into micro-credit, small-scale loan and income-generating projects. While these projects may resolve women's immediate need for income, they do not address the inequitable patterns of allocation and re-distribution of national resources, including income, that are a principal causal factor behind women's poverty. Unfortunately, this seems to be the case throughout though the situation is more acute in developing countries where social safety nets are disappearing and poverty is dramatically increasing among women.⁴¹

³⁷ Elder, S. and D. Schmidt. "Global employment trends for Women." *Employment Strategy Papers*. UK: Employment Strategy Department, 2004. <http://www.ilo.org/public/english/employment/strat/download/esp8.pdf>

³⁸ *Human Development Report 2004: Cultural Liberty in Today's Diverse World*. New York: United Nations Development Programme, 2004. http://hdr.undp.org/statistics/data/indic/indic_233_1_1.html

³⁹ The International Labour Organization (ILO) defines a "decent" job as "productive work under conditions of freedom equity, security and dignity, in which rights are protected and adequate remuneration and social coverage are provided."

⁴⁰ Nairobi Forward Looking Strategies for the Advancement of Women <http://www.un.org/womenwatch/confer/nfls/Nairobi1985report.txt>

⁴¹ *Report of the Sub-regional Decade Review Meeting on the Implementation of the Beijing Platform for Action in Southern Africa*. Addis Ababa: African Centre for Gender and Development, 2004. http://www.uneca.org/fr/acgd/en/1024x768/en_home/en_new/en_new.htm

The SAPs that dominated development policy in the 1980s emphasised market-oriented growth strategies, with a stress on 'getting prices right'. This was also a period when attempts were made to link gender concerns with macroeconomic policy. The United Nations Children's Fund (UNICEF),⁴² for example, drew attention to the *invisible adjustments* being made by women in poor households in their attempts to cope with the economic crisis, calling for adjustment 'with a human face'. Gender analysis of adjustment policies by the Commonwealth Secretariat combined welfare and efficiency arguments to show how cutbacks in public social services were increasing women's burden of reproductive labour (e.g. caring for sick family members who might previously have been hospitalised). This increased burden of reproductive work: (a) means that women are less able to respond to economic incentives; (b) slows the reallocation of resources into the traded sector; and (c) makes economic reform less effective.

Women are significantly disadvantaged in relation to men in most developing countries. Policymakers must recognize the persistent and increasing burden of poverty on women and "antipoverty plans must be integrated into economic, not just social, policies and into the general budget allocation." During the UN conferences of the 1990s, governments around the world committed themselves to a "people-centered" vision of social and economic development and agreed on their common goals: poverty reduction, elimination of social inequalities such as those based on gender, and living in harmony with the environment. The governments also recognized that "policy without the corresponding dedication of financial resources would be meaningless."⁴³

In the past fifteen years "people-centered" budget initiatives have examined budgets through a poverty or gender lens. Since 1984, gender-sensitive budget management has been undertaken in developed and developing countries and has given rise to a substantial body of theory and practice. The movement to improve budget management gained strength in the wake of the agreements of the 1995 Beijing Conference. In 1995, the Commonwealth Plan of Action on Gender and Development advocated the integration of a gender perspective into macroeconomic policies. Twenty countries have since developed initiatives to strengthen the impact of economic policies on women, emphasizing accountability and transparency in public expenditure management.⁴⁴

The *Outcome Document of the UN General Assembly Special Session on Women* held in June 2000⁴⁵ (Beijing +5), called upon States to mainstream a gender perspective into key macroeconomic and social development policies and national development programmes. Emphasis was also placed on gender budgeting by the Sixth Conference of Commonwealth Ministers of Women's Affairs held in New Delhi in April 2000.⁴⁶

The Commonwealth initiative to integrate gender into national budgetary processes started in 1997 in South Africa, Fiji, St Kitts and Nevis, Barbados and Sri Lanka. Several other nations have also taken steps to engender their national budgets (Canada, UK, Mozambique, Namibia, Tanzania and Uganda), and gender-budget initiatives are currently being implemented in thirty-five countries, following diverse trajectories in terms of the process and the partners involved in implementing the activity.⁴⁷

⁴² UNICEF: <http://www.unicef.org>

⁴³ *For the Youth and Gender Sensitive Public Expenditure Management in the Pacific*. Manila: Asian Development Bank, 2001. http://www.adb.org/Documents/TARs/REG/tar_reg34576.pdf

⁴⁴ Ibid.

⁴⁵ To access the Beijing +5 documents visit: <http://www.un.org/womenwatch/daw/followup/reports.htm>

⁴⁶ Sixth Meeting of the Commonwealth Ministers Responsible for Women's Affairs (WAMM). New Delhi, India, 17-19 April 2000. <http://www.thecommonwealth.org/Templates/Internal.asp?NodeID=35244>

⁴⁷ For more information on Gender Responsive Budgeting visit: <http://www.thecommonwealth.org/Templates/Colour.asp?NodeID=34006>

In India, gender perspectives on public expenditure have been gaining ground since the publication of the report of the Commission on the Status of Women in 1974. The Eighth Five-Year Plan (1992-97) highlighted for the first time the need to ensure a definite flow of funds from the general developmental sectors to women. The Plan expressly stated that *"...the benefits of development from different sectors should not by pass women and special programmes on women should complement the general development programmes. The latter, in turn, should reflect greater gender sensitivity"*.⁴⁸ This approach, however, has not ensured an adequate flow of funds and benefits to women. The Ninth Five-Year Plan (1997-2002), while reaffirming the earlier commitment, adopted the Women Component Plan as one of its major strategies and directed both the Central and State Governments to ensure *"not less than 30 per cent of the funds/benefits are earmarked in all the women's related sectors."* It also directed that a special watch be kept on the flow of the earmarked funds/benefits through an effective mechanism to ensure that the proposed strategy brings forth a holistic approach towards empowering women.⁴⁹

The European Union, the United Nations Development Fund for Women (UNIFEM), the Commonwealth Secretariat and the International Development Research Centre (IDRC), have put together the "Gender-Responsive Budget Initiative"⁵⁰ to support governments and civil society in analysing national and/or local budgets from a gender perspective and applying this analysis to the formulation of gender responsive budgets. Since 2000, the programme has been implemented in Nigeria, Kenya, Uganda, Tanzania, Senegal, Morocco, Egypt, Nepal, Philippines, Sri Lanka, India, Belize, Mexico, Bolivia, Brazil, Ecuador, Chile and Peru.

Nevertheless, and despite this substantial effort, the outcomes are not always positive. In Mexico only 0.03 percent of the budget is dedicated directly to women.⁵¹ Even though the present government of Nigeria has made poverty alleviation and reduction a key part of its policy priorities, reforms have not yet been made to improve the quality of government spending and reduce poverty, especially female poverty. Within the National Poverty Elimination Programme (NAPEP), which has a commitment of over US\$190 million for the first year alone, women's poverty was not specifically addressed and there was a notable lack of strategic approach to the conceptualisation and the implementation of the programme.⁵² The Parliamentary Assembly of the European Council stated in January, 2004 that "only very few Council of Europe member states have so far undertaken initiatives in this field. The main obstacles encountered in implementing gender-budgeting appear to be the lack of gender-disaggregated statistics, as well as a certain lack of political will."⁵³

Moreover, the Organization for Economic Cooperation and Development (OECD) conducted a survey in 2001 of seventeen countries regarding gender-budgeting. The response was the following: seven countries (Australia, Canada, Japan, Denmark, France, Hungary and Iceland) had, somehow, incorporated a gender perspective component in their budget, three countries (Greece, Czech Republic and Iceland), reported that the gender perspective was being ignored in their budget system; and finally, another seven countries (Austria, Belgium, Italy, Korea, Luxembourg, Mexico and Netherlands) didn't reply to the questionnaire.⁵⁴

⁴⁸ Country Objective of the ILO Sub-regional Office for South Asia <http://www.ilo.org/public/english/region/asro/newdelhi/counobj.htm>

⁴⁹ Annual Plan of the Government of Madhya Pradesh <http://www.mp.nic.in/annualplan/chapter2.htm>

⁵⁰ For more information on the Gender-Responsive Budget Initiative visit: <http://www.gender-budgets.org/>

⁵¹ GRBI in Latin America: http://www.gender-budgets.org/en/ev-64785-201-1-DO_TOPIC.html

⁵² GRBI in Africa: http://www.gender-budgets.org/en/ev-64785-201-1-DO_TOPIC.html

⁵³ To read the full motion of the Parliamentary Assembly of the Council of Europe visit:

<http://assembly.coe.int/Documents/WorkingDocs/Doc04/EDOC10031.htm>

⁵⁴ To view the country responses visit: http://www.gender-budgets.org/en/ev-66715-201-1-DO_TOPIC.html

Areas for Future Action:

- Based on existing experiences, replicate the introduction of a gender perspective into budget processes at international, national, regional and local levels;
- Promote awareness-raising among decision-makers at all levels on the importance of the implementation of gender-budgeting policies, providing them with detailed information and guidelines on the actions to be taken to implement and assess gender-budgeting strategies;
- Promote people-centred economic and fiscal management policies as a humane alternative to efficiency-oriented policies such as SAPs;
- Include informal sector activities and unpaid labour into national accounting systems and develop more accurate criteria for measuring socio-economic progress;
- Promote fairly-traded goods and the national and international levels, highlighting the damaging social, economic and environmental effects of mass production for export.

Strategic Objective A.2

“Revise laws and administrative practices to ensure women’s equal rights and access to economic resources”

Actions to be taken by governments, international and non-governmental organizations and other actors include to: ensure access to free or low-cost legal services including legal literacy, especially designed to reach women living in poverty; undertake legislative and administrative reforms to give women full and equal access to economic resources, including the right to inheritance and to ownership of land and other property, credit, natural resources and appropriate technologies; consider ratification of Convention No. 169 of the International Labour Organizations (ILO) as part of their efforts to promote and protect the rights of indigenous people.

The International Labour Organization’s (ILO) Convention No. 169 concerning Indigenous and Tribal Peoples in Independent Countries⁵⁵ has only been ratified by seventeen countries, which is indicative of a lack of commitment to improvement regarding this objective. In the Democratic Republic of Congo, the ILO has translated the Convention into a cartoon format so that the indigenous peoples, or “pygmies,” most of whom are illiterate, can understand and address the human rights guaranteed to them by the Convention.⁵⁶ In Morocco, awareness-raising activities on the rights of indigenous peoples from 1998 to 2003 resulted in the official recognition of the Tamazight language and the creation of a Royal Institute for Amazigh Culture.⁵⁷

The Beijing Declaration specifically states that the unequal access to, and control over capital, particularly land and credit and access to labour markets is a main obstacle for the human development of women. Gender inequality hinders development: women’s insecure property rights contribute to low agricultural production, food shortages, underemployment, and poverty.⁵⁸

⁵⁵ Convention No. 169 concerning Indigenous and Tribal Peoples in Independent Countries <http://www.ilo.org/ilolex/cgi-lex/convde.pl?C169>

⁵⁶ “Activities to Promote Convention No. 169” <http://www-ilo-mirror.cornell.edu/public/english/standards/norm/egalite/itpp/activity/index.htm>

⁵⁷ For more information on the Royal Institute for Amazigh Culture visit: <http://www.ircam.ma/>

⁵⁸ Extracted from Human Rights Watch Women’s Property Rights work, more information: <http://www.hrw.org/campaigns/women/property/qna.htm>

Several relevant international instruments mention the protection of women's right to property: the Universal Declaration on Human Rights, the International Covenant on Civil and Political Rights, the International Covenant on Economic, Social and Cultural Rights, the Convention on the Elimination of All Forms of Discrimination Against Women, and the African Charter on Human and People's Rights.⁵⁹ There are also a number of UN Resolutions designed to protect women's right to property, including: Resolution 1997/19 on "*Women and the right to adequate housing and to land, housing and property*",⁶⁰ adopted by the UN Sub-Commission on the Prevention of Discrimination and Protection of Minorities; Resolution 1998/15 on "*Women and the right to land, housing and property and adequate housing*",⁶¹ adopted by the same Sub-Commission; Resolution 42/1 on "*Human rights and land rights discrimination*",⁶² adopted by the Commission on the Status of Women; Resolution 1999/15 on "*Women and the right to development*"⁶³ adopted by the Sub-Commission on the Promotion and Protection of Human Rights; Resolution 2000/13 on "*Women's equal ownership of, access to and control over land and the equal rights to own property and to adequate housing*",⁶⁴ adopted by the Commission on Human Rights; Resolution 2001/34 on "*Women's equal ownership of, access to and control over land and the equal rights to own property and to adequate housing*",⁶⁵ adopted by the Commission on Human Rights; and Resolution 2002/49 on "*Women's equal ownership of, access to and control over land and the equal rights to own property and to adequate housing*",⁶⁶ adopted by the Commission on Human Rights.

Despite the existence of these instruments, women's property rights are extensively violated, which has a significant impact, especially in rural areas where women work the land. In Kenya, women's rights to own, inherit, manage, and dispose of property are under constant attack from customs, laws, and individuals including government officials who believe that women cannot be trusted with or do not deserve property. Women in Kenya constitute eighty percent of the agricultural labour force and provide 60 percent of farm income, yet own only five percent of the land. The devastating effects of property rights violations include poverty, disease, violence, and homelessness and are harmful to women, their children, and Kenya's overall development.⁶⁷

A complex mix of factors underlies women's property rights violations in developing countries, particularly discriminatory laws and customs. These abuses reflect traditional, patriarchal property systems and the failure to combat discrimination against women. The most common forms of violation of are: limited or no ability to inherit from husbands, harmful customary practices, unequal inheritance from parents or husbands, unequal division of property upon divorce or separation, and married women's lack of control over the management of property or the income generated through ownership of property.⁶⁸

The example of Kenya can be applied to a considerable number of countries in Africa, Latina America and Asia. Lacking the enforceable right to own or inherit land and property, women and girls risk possible destitution after the death of their partners or parents, while poverty and economic dependence leave them exposed to increased sexual exploitation and

⁵⁹ African Charter on Human and People's Rights <http://www.hrcr.org/docs/Banjul/afchr2.html>

⁶⁰ UN Sub-Commission on the Prevention of Discrimination and Protection of Minorities Resolution 1997/19 <http://www.unhchr.ch/Huridocda/Huridocda.nsf/0/afcc6a92e0713b38c1256633002be2e9?Opendocument>

⁶¹ Ibid. Resolution 1998/15 <http://www.unhchr.ch/Huridocda/Huridocda.nsf/0/6680757305c5611e8025667500499d1b?Opendocument>

⁶² Commission on the Status of Women Resolution 42/1: <http://www.un.org/womenwatch/daw/csw/csw97.htm>

⁶³ Sub-Commission on the Promotion and Protection of Human Rights Resolution 1999/1

[http://www.unhchr.ch/huridocda/huridocda.nsf/\(Symbol\)/E.CN.4.SUB.2.RES.1999.15.En?Opendocument](http://www.unhchr.ch/huridocda/huridocda.nsf/(Symbol)/E.CN.4.SUB.2.RES.1999.15.En?Opendocument)

⁶⁴ Commission on Human Rights Resolution 2000/13: <http://www.unhabitat.org/programmes/landtenure/13.asp>

⁶⁵ Ibid. Resolution 2001/34 <http://www.unhchr.ch/Huridocda/Huridocda.nsf/0/4f2f6a5eb0f4d58cc1256a3b004463af?Opendocument>

⁶⁶ Ibid. Resolution 2002/49 [http://www.unhchr.ch/huridocda/huridocda.nsf/\(Symbol\)/E.CN.4.RES.2002.49.En?Opendocument](http://www.unhchr.ch/huridocda/huridocda.nsf/(Symbol)/E.CN.4.RES.2002.49.En?Opendocument)

⁶⁷ "Fact Sheet: Women's Property Rights Violations in Kenya" New York: Human Rights Watch, 2005.

<http://www.hrw.org/campaigns/women/property/factsheet.htm>

⁶⁸ Ibid.

violence. One FAO study in Namibia found that forty-four percent of widows lost cattle, twenty-eight percent lost small livestock, and forty-one percent lost farm equipment in disputes with in-laws after the death of a husband. Even though legal protection exists in some countries, the reality is that most women are left without legal recourse. Recalcitrant or disinterested officials, women’s own lack of awareness of their rights, and fear of violence, along with the social stigma attached to pursuing a claim mean that many relent to dispossession.⁶⁹

Though many constitutions outlaw discrimination on the basis of sex, traditional and customary norms and laws—which are central to property rights—may prevent women from owning or managing land and property. The Law of Succession Act in Kenya states that a widow’s inheritance rights are terminated upon remarriage; whereas widowers’ inheritance rights do not terminate upon remarriage. Case law establishes that family property may be evenly divided if the woman can prove that they contributed to maintaining or developing the property, but in practice women rarely get property upon separation or divorce.

Biased attitudes are a major obstacle to women’s access to property rights: officials and traditional leaders say that women are untrustworthy or do not deserve equal property rights; unresponsive government and traditional authorities do not take action on women’s property issues; chiefs, elders, and police often turn away women who come to them with property claims or disputes, saying these are family matters not worthy of their attention; government officials admit that women’s property rights are not a priority and there are few government programmes specifically aimed at preventing and remedying such violations.⁷⁰

Areas for Future Action:

- Governments should consider ratification of ILO Convention No.169 or alternative measures for promoting and protecting the rights of indigenous communities;
- Government, in collaboration with civil society and particularly women’s groups should explore new channels and mechanisms for disseminating and enforcing legislation that prohibits gender-based discrimination and promotes women’s equal economic rights;
- Provide poor women with free legal assistance.

Strategic Objective A.3

“Provide women with access to savings and credit mechanisms and institutions”

Actions to be taken by governments, international and non-governmental organizations and other actors include to: Enhance the access of disadvantage women, including women entrepreneurs, in rural, remote and urban areas to financial services; encourage links between financial institutions and non-governmental organizations and support innovative lending practices; use credit and savings methodologies that are effective in reaching women in poverty; support, through the provision of capital and/or resources, financial institutions that serve low-income, small scale and micro-scale women entrepreneurs and producers in both the formal and informal sectors.

On 15 December 1998, the UN General Assembly adopted Resolution 53/197⁷¹ declaring 2005 the “International Year of Micro-credit.” The resolution requests that the observance of

⁶⁹ *Women and Aids: 2004 Update*. New York: UNAIDS, 2005 http://www.unaids.org/wad2004/EPIupdate2004_html_en/Epi04_04_en.htm
⁷⁰ HRW, 2005.
⁷¹ General Assembly Resolution 53/197: http://www.unctf.org/english/microfinance/yom/UNGA-YoM_eng.pdf

the Year be a special occasion for giving impetus to micro-credit programmes throughout the world and invites Governments, the United Nations system, all concerned non-governmental organizations, other actors of civil society, the private sector, and the media to highlight and give enhanced recognition to the role of micro-credit in the eradication of poverty.

According to the *State of the Micro-credit Summit Campaign 2001 Report*, 14.2 million of the world's poorest⁷² women now have access to financial services through specialized micro-finance institutions (MFIs), banks, NGOs, and other non-bank financial institutions. These women account for nearly seventy-four percent of 19.3 million of the world's poorest people now being served by micro-finance institutions. Most of these women have access to credit to invest in businesses that they own and operate themselves. The vast majority of them have excellent repayment records, in spite of the daily hardships they face. Contrary to conventional wisdom, women have shown that it is a very good idea to lend to the poor and to women, and that they can indeed be trusted to handle money, property and other resources.

Micro-finance programmes from different regions report increasing decision-making roles of women clients. The Women's Empowerment Program in Nepal found that sixty-eight percent of its members were making decisions on buying and selling property, sending their daughters to school, negotiating their children's marriages, and planning their families; decisions that were traditionally made by husbands. World Education, which combines education with financial services, found that women were in a stronger position to ensure female children had equal access to food, schooling, and medical care. TSPi Development Corporation⁷³ in the Philippines reported that participation in micro-credit programmes increased the percentage of women who were principal household-fund managers from thirty-three percent to fifty-one percent. In the control group, only thirty-one percent of women were principal fund managers.⁷⁴

Bangladesh Rural Advancement Committee (BRAC) clients increased household expenditures by twenty-eight percent and assets by 112 percent. The incomes of Grameen Bank members were forty-three percent higher than incomes in non-programme villages. In El Salvador, the weekly income of FINCA clients increased on average by 145 percent. In India, half of SHARE clients graduated out of poverty. In Ghana, eighty percent of clients of Freedom from Hunger had secondary income sources, compared to fifty percent for non-clients. In Lombok, Indonesia, the average income of Bank Rakyat Indonesia (BRI) borrowers increased by 112 percent, and ninety percent of households graduated out of poverty. In Vietnam, Save the Children clients reduced food deficits from three months to one month.⁷⁵

Studies of micro-credit programmes show that they have been successful in improving the economic condition of the members. Macro studies, however, show that there has not been any significant decline in the overall levels of poverty. This apparent contradiction may be partially due to the fact that micro-credit programmes have not been very successful in including the very poor, who are mainly women. The poorest are left out of micro-credit

⁷² The Microcredit Summit Campaign defines *poorest* as the bottom half of those living below their nation's poverty line. The Campaign's greatest challenge lies in bridging the gap between its commitment to reaching the poorest and the lack of a sufficient number of effective poverty measurement tools in use. Therefore, every mention of the term *poorest* in this report should be read within the context of this dilemma. It is expected that, with every successive report, the use of high-quality poverty measurements will increase, and therefore, so too will the quality of the data reported.

⁷³ Tulay sa Pag-unlad Inc. <http://tspi.org/aboutUs.htm>

⁷⁴ Littlefield, E. J. Murdugh, and S. Hashemi. *Is Microfinance an Effective Strategy to Reach the Millennium Development Goals?* CGAP, 2003. http://www.cgap.org/docs/FocusNote_24.html

⁷⁵ *State of the Micro-credit Summit Campaign Report*. Geneva: International Labour Organization, 2002. http://www.microcreditsummit.org/pubs/reports/socr/2002/socr02_en.pdf

programmes because they themselves may feel unworthy of receiving credit, because micro-credit programmes do not judge them to have the literacy, business or other entrepreneurial abilities necessary to invest the credit properly, or simply because they are not aware of the existence of micro-credit programmes.

Women encounter some constraints when trying to overcome poverty using micro-credit. In Africa, women account for more than sixty per cent of the rural labour force and contribute up to eighty per cent of food production, yet receive less than ten per cent of credit provided to farmers. They lack land deeds and access to male guarantors for their loans, they suffer *intimidating procedural requirements*, such as the completing of complicated forms and signing of credit documents in court, female bank staff are scarce, there is lack of information on what loans are available and how to them, as well as information on loan use, including on how to safeguard investments. Moreover, studies indicate that many loans awarded to and paid back by women are in fact used by men.⁷⁶

Areas for Future Action:

- Implement innovative micro-credit programmes that combine provision of credit along with skills development to empower poor rural women;
- Micro-credit institutions should improve the conditions of the credits by decreasing interest rates; disseminating information broadly so that it reaches the poorest of the poor; and helping women with the bureaucracy during the application process;
- Train and advise women regarding investment and saving methods.

Strategic Objective A.4

“Develop gender-based methodologies and conduct research to address the feminisation of poverty”

Actions to be taken by government, intergovernmental organizations, academic and research institutions and the private sector, national and international statistical organizations include to: develop conceptual and practical methodologies for incorporating gender perspectives into all aspects of economic policy-making, including structural adjustment planning and programmes; apply these methodologies in conducting gender-impact analyses of all policies and programmes and disseminate the research findings, collect gender and age-disaggregated data on poverty and all aspects of economic activity and develop qualitative and quantitative statistical indicators to facilitate the assessment of economic performance from a gender perspective.

Failure to disaggregate statistics by sex means that the differences between women and men are largely overlooked in the design and implementation of development policies plans and programmes, economic policies etc. In particular, women's specific needs are neglected when data is not disaggregated by sex, which contributes to perpetuating women's *status quo* by ignoring that they experience both poverty and economic growth and development differently than men.⁷⁷

Quality and reliable disaggregated data and indicators are necessary in order to effectively implement effective policies to fight poverty against women. To achieve this goal,

⁷⁶ Yemen: Financial Services for Rural Women. International Fund for Agricultural Development.

<http://www.ifad.org/gender/learning/sector/finance/58.htm>

⁷⁷UNIFEM East Asia and Southeast Asia Regional Office <http://www.unifem-eseasia.org/projects/improvinggendestat.htm>

mechanisms for reporting, monitoring and evaluation must be developed concurrently. These mechanisms must be introduced at the policy, planning and decision-making stages, and be implemented in the follow-up and evaluation of programmes and projects.

Most United Nations entities have identified the area of monitoring and evaluation as being the weakest aspects of the implementation of gender mainstreaming. Existing challenges include lack of regular reporting and inappropriate monitoring systems, as well as the lack of access to and use of sex-disaggregated data, gender specific information and indicators. Most monitoring and evaluation of gender mainstreaming is currently implemented by using specific gender evaluations, audits, assessments or surveys.

Inspired by global initiatives on gender indicators, many regions have taken steps to develop programmes and projects from a regional perspective. In Latin America and the Caribbean, agreements have been signed between the Economic Commission for Latin America and the Caribbean (ECLAC) and UNIFEM to assist countries from the Andean, Central American and South American sub-regions to implement a gender indicators system at national level.⁷⁸

Moreover, various countries have requested ECLAC's technical cooperation to support their national women's machinery as well as national institutes of statistics in the construction of national systems of gender indicators and/or the collection of data based on the core set of indicators developed by ECLAC and participating UN organizations. Technical assistance activities have already been carried out in Argentina, Bolivia and Peru while requests from the governments of Chile, Colombia, the Dominican Republic, El Salvador, Guatemala, Honduras, Panama and an additional one from Peru will soon be implemented, some of them with the support of the United Nations Population Fund (UNFPA) and UNIFEM.

Another positive result of the regional activities has been the inclusion of a gender perspective in the Programme for Improving the Surveys of Living Conditions in Latin America and the Caribbean (ISLC/MECOVI), which is being implemented in the region by ECLAC and the World Bank together with the Inter-American Development Bank (IDB). The MECOVI programme is oriented towards the strengthening of institutional capacity at national level to implement and analyze a high quality multi-purpose household survey system in order to meet the urgent need for a reliable information system for the measurement of poverty, inequality, and other social indicators in every country of the region. Thus far, participating governments include Argentina, Bolivia, El Salvador, Guatemala, Nicaragua, Paraguay and Peru.

Finally, the most dynamic outcome to-date has been the launching by ECLAC on 8 March 2001 of a web site on the Situation of Women in Latin America and the Caribbean, which is regularly updated with the information produced by the project. At present, users have access to twenty-two country profiles in the region that are based on a minimum set of indicators, and to a series of regional comparative socio-economic indicators relating to: population and health, education, households and family, employment, income and political participation - which has been updated to the period 1999-2000 for all the countries with the corresponding data. The updated series will be published together with a comparative thematic review at regional level.

⁷⁸ *Uso de indicadores de género para la formulación de políticas públicas*. Chile: ECLAC, 2005.
<http://www.eclac.cl/mujer/proyectos/indicadores/Default.htm>

A similar process has taken place in the east and central European region, where the United Nations Economic Commission for Europe⁷⁹ (UNECE) and the United Nations Development Programme (UNDP) created the Gender Statistics Website for Europe and North America in October 2000 as a result of the Beijing+5 process. The website provides a set of common indicators and information for monitoring progress on gender equality; guidelines and standards for concepts and classifications; best practices for presentation and analysis of gender statistics, a network of gender experts and statisticians; and selected policy information. The Economic and Social Commission for Western Asia (ESCWA) in collaboration with the United Nations Development Programme (UNDP) has also been engaged since 1997 in a regional project to support work on gender statistics in the Arab Countries.⁸⁰

Although women's agencies, researchers and gender advocates in NGOs have a stronger understanding of the importance of statistics in their work and are better able to articulate their data requirements; the utilization of gender statistics in policy analysis, policy formulation and programme monitoring remains limited in part because policy-analysts, planners and policy-makers, originally identified as the "users" of gender indicators, are largely missing.⁸¹

Despite these positive initiatives, a number of barriers exist to the development of research methodologies and the collection of data that address the feminisation of poverty, including:

- **Institutional and technical barriers:** absence of policies and strategies to include gender statistics; weakness of mechanisms for collecting, compiling and disseminating gender statistics, such as civil registration; poor coordination between central statistical offices and between users and producers of statistics; lack of databases in most countries.
- **Data classification and research methodologies:** lack of classification of data where it exists; use of unclassified definitions of indicators on issues such as time allocation, violence, poverty and informal sector work; lack of standardization in the use of the word gender; non-compliance with methods of tabulating gender statistics, absence of statistical research methodology studies in the field of gender; lack of gender mainstreaming in entire statistical process.
- **Data presentation and dissemination:** poor reflection of gender gaps in statistical reports and publications; absence of awareness-building campaigns to publicize gender statistics and make them available to wide range of users.
- **Human and financial resources:** limited human and financial resources; limited awareness and familiarity with gender concepts and relevance among users and producers; lack of funds for embarking on new gender tabulation process.⁸²

Areas for Future Action:

- Governments, NGOs, international agencies, and research institutes should formulate methodologies for the implementation of gender-related surveys in all fields, analysis of the data and clarification of the related policies;
- Based on existing experiences, organize training courses for people working in the field of gender statistics in government sectors in order to provide training in the formulation of programmes that can be adapted to field work and supervision of the implementation and evaluation of their outcomes;

⁷⁹ UNECE Gender Statistics Website for Europe and North America <http://www.unece.org/stats/gender/web/welcome1.htm>

⁸⁰ Gender Statistics Programmes in the Arab Countries. ESCWA <http://www.escwa.org.lb/gsp/about/regional.html>

⁸¹ Improving Statistics on Gender Issues in the Asia Pacific Region. UNIFEM <http://www.unifem-eseasia.org/projects/improvinggendestat.htm>

⁸² Gender Statistics Programmes in the Arab Countries. ESCWA <http://www.escwa.org.lb/gsp/statistics/arab.html>

- Develop national and regional databases that focus on existing gender issues and indicators, network with other countries and make this information available over the Internet, which will provide specificity and continuity in disseminating and updating data.

Conclusion

The global wealth of nations has multiplied sevenfold in the past 50 years and international trade has grown even more dramatically; yet poverty among women has only increased. Despite the fact that some developing countries are growing rapidly the gap between developed and many developing countries, particularly the least developed countries, has widened. More than one billion people in the world live in abject poverty, most of whom go hungry every day. A large proportion, the majority of whom are women, have very limited access to income, resources, education, health care or nutrition, particularly in Africa and the least developed countries. Serious social problems exist to different degrees in countries with economies in transition and countries experiencing fundamental political, economic and social transformations.

Women's poverty needs to be fought from a multi-sectoral and integrated perspective by governments, international organizations, civil society, the private sector and other relevant actors. The struggle to eliminate women's poverty begins with an analysis of the gender impact of economic policies and programmes, including those relating to macro-economic stability, structural adjustment, taxation, investment, employment, markets and all other sectors of the economy. Based on these analyses, policies should be re-thought in order to maximize their ability to promote a more equitable distribution of productive assets, wealth, opportunities, income and services.

There have been some notable achievements in addressing women's poverty since the Beijing Conference: recognition of the importance of gender equality in eradicating poverty; efforts to mainstream a gender perspective into poverty eradication policies and programmes by governments and multilateral, international and regional financial institutions; promotion of employment and income-generating activities for women and the provision of access to basic social services, including education and health care; micro-credit and other economic opportunities for women, particularly in rural areas; the recognition of the particular needs of female-headed households in policy development; and research into the differing impacts of poverty on women and men.

Unfortunately a number of obstacles prevent women from breaking the poverty cycle and changing the *status quo*: the widening economic/income inequality between women and men; unemployment and deepening poverty among the most vulnerable and marginalized groups; high debt burdens; excessive military spending unrelated to national security, as well as for armed conflicts, foreign occupation, and terrorism; low levels of official development assistance (ODA) which in most cases have not reached the agreed target of 0.7% of the GNP of developed countries; inefficient use of resources; lack of equality in economic power-sharing and sharing of unpaid work between women and men; lack of technological and financial support for women entrepreneurs; unequal access to capital, resources--particularly land and credit--and labour markets; the continuation of harmful traditional and customary practices; economic restructuring in countries in transition; and a lack of resources for poverty-eradication programmes for women.

These obstacles continue to impede the full implementation of the Beijing platform for Action, confirming that not enough is being done to improve the situation of impoverished women. New challenges such as globalization are halting and even reversing the development process in many regions of the world. The benefits of the growing global economy have been unevenly distributed and improperly evaluated, leading to an increasing feminization of poverty. Despite the fact that economic figures seem to be improving in some countries, the number of poor is also increasing, especially among women, which leads to the conclusion that gender has not been sufficiently integrated in economic growth and development programmes or poverty-reduction strategies.