



Women's Economic Empowerment

Issues paper

April 2011

DAC Network on Gender Equality (GENDERNET)



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KEY MESSAGES

- *Women's economic empowerment is a prerequisite for sustainable development, pro-poor growth and the achievement of all the MDGs. At the same time it is about rights and equitable societies.*
- *There is scope for increasing donor investments in women's economic empowerment.*
- *Achieving women's economic empowerment is not a "quick fix". It will take sound public policies, a holistic approach and long-term commitment from all development actors.*
- *Start with women by integrating gender-specific perspectives at the design stage of policy and programming.*
- *More equitable access to assets and services - land, water, technology, innovation and credit, banking and financial services - will strengthen women's rights, increase agricultural productivity, reduce hunger and promote economic growth.*
- *Infrastructure programmes should be designed to maximise poor women's and men's access to the benefits of roads, transportation services, telecommunications, energy and water.*
- *Women experience barriers in almost every aspect of work. Employment opportunities need to be improved. At the same time women perform the bulk of unpaid care work. This is an area for greater attention by development actors through increased recognition and valuing of the ways in which care work supports thriving economies.*
- *Innovative approaches and partnerships are needed to scale up women's economic empowerment.*

We recognise that gender equality, the empowerment of women, women's full enjoyment of all human rights and the eradication of poverty are essential to economic and social development, including the achievement of all the Millennium Development Goals.

(Keeping the promise: united to achieve the Millennium Development Goals (2010), para. 12).

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1 Why women's economic empowerment matters

KEY MESSAGES

- ***Women's economic empowerment is a prerequisite for sustainable development, pro-poor growth and the achievement of all the MDGs.***
- ***Women's empowerment is about rights and equitable societies.***

Economic empowerment is the capacity of women and men to participate in, contribute to and benefit from growth processes in ways which recognise the value of their contributions, respect their dignity and make it possible to negotiate a fairer distribution of the benefits of growth.¹ Economic empowerment increases women's access to economic resources and opportunities including jobs, financial services, property and other productive assets, skills development and market information.

Women's economic participation and empowerment are fundamental to strengthening women's rights and enabling women to have control over their lives and exert influence in society.² It is about creating just and equitable societies. Women often face discrimination and persistent gender inequalities, with some women experiencing multiple discrimination and exclusion because of factors such as ethnicity or caste.

Women perform 66% of the world's work, and produce 50% of the food, yet earn only 10% of the income and own 1% of the property. Whether the issue is improving education in the developing world, or fighting global climate change, or addressing nearly any other challenge we face, empowering women is a critical part of the equation.

Former President Bill Clinton addressing the annual meeting of the Clinton Global Initiative (September 2009)

The economic empowerment of women is a prerequisite for sustainable development, pro-poor growth and the achievement of all the Millennium Development Goals (MDGs). Gender equality and empowered women are catalysts for multiplying development efforts. Investments in gender equality yield the highest returns of all development investments.³ Women usually invest a higher proportion of their earnings in their families and communities than men. A study in Brazil showed that the likelihood of a child's survival increased by 20% when the mother controlled household income.⁴

1. Eyben, R and others (2008), *Conceptualising empowerment and the implications for pro-poor growth*, Institute of Development Studies at the University of Sussex, Brighton.
2. Sweden, Ministry for Foreign Affairs (2010), *On equal footing: policy for gender equality and the rights and role of women in Sweden's international development cooperation 2010–2015*, MfA, Stockholm.
3. OECD (2010), *Accelerating progress towards the MDGs through pro-poor growth: policy messages from the DAC Network on Poverty Reduction*, OECD, Paris.
4. Extracted from World Bank President Zoellick's speech at the MDG3 conference, Copenhagen, 25 March, 2010.

Increasing the role of women in the economy is part of the solution to the financial and economic crises and critical for economic resilience and growth. However, at the same time, we need to be mindful that women are in some contexts bearing the costs of recovering from the crisis, with the loss of jobs, poor working conditions and increasing precariousness.

Box 1 shows how women's economic empowerment accelerates growth and underpins MDG achievement.

Box 1. Why women's economic empowerment matters for pro-poor growth

- Higher female earnings and bargaining power translate into greater investment in children's education, health and nutrition, which leads to economic growth in the long-term. The share of women in waged and salaried work grew from 42% in 1997 to 46% in 2007.
- In India, GDP could rise by 8% if the female/male ratio of workers went up by 10%.
- Total agricultural outputs in Africa could increase by up to 20% if women's access to agricultural inputs was equal to men's.
- Women-owned businesses comprise up to 38% of all registered small businesses worldwide. The number of women-owned businesses in Africa, Asia, Eastern Europe and Latin America is growing rapidly and, with that growth, come direct impacts on job creation and poverty reduction.

*Source: United Kingdom Department for International Development (2010), *Agenda 2010 - The turning point on poverty: background paper on gender*.*

2 Where is the donor money going?

KEY MESSAGES

- ***DAC members' aid targeting gender equality and women's empowerment in economic and productive sectors amounts to USD 4.6 billion out of a total of USD 22 billion. Much of this targets gender equality in agriculture/rural development.***
- ***Lower priority was given to gender equality in the economic and productive sectors than in all sectors combined (including social).***
- ***There is scope for increasing donor investments in women's economic empowerment.***

Aid committed by DAC members to gender equality and women's empowerment in economic and productive sectors (excluding sectors such as health and education) amounted to USD 4.6 billion on average per year in 2007-08 (Chart 1, inner circle).⁵ This figure is based on DAC members' aid commitments for 2007-2008 as reported to the DAC Creditor Reporting System (CRS) database.⁶ It represents one fifth of total bilateral aid committed to initiatives in the economic and productive sectors (Chart 1, outer circle). When counting aid committed to fragile and conflict-affected states only, the share of gender equality focussed aid in economic and productive sectors is very similar.

The gender equality focus of bilateral aid to all sectors combined (including social) is notably higher, amounting to one third (USD 18 billion per year) of all aid allocated by sector in 2007-08. DAC members placed comparatively less emphasis on gender equality and women's empowerment in the economic and productive sectors than they did in their support for other sectors.

The largest share of bilateral aid to gender equality and women's empowerment in the economic and productive sectors was committed to agriculture/rural development (USD 1.9 billion) (Chart 1, inner circle and Annex). Large shares of aid also targeted gender equality and women's empowerment in the sectors of banking/business, public financial management and urban development (Chart 2).

Only small shares of aid, however, targeted gender equality and women's empowerment in mining, construction, transport/storage (including road building), energy, communications and trade (Chart 2). These figures represent aid commitments and point to areas where donors could increase their investments to women's economic empowerment (Chapter 4).

5. Data on DAC members' aid targeting gender equality and women's empowerment are compiled using the DAC gender equality policy marker of the Creditor Reporting system. DAC members should screen and mark every aid activity as targeting gender equality as a "principal" or "significant" objective or mark the activity as "not targeted." The marker does not (and cannot) measure the impact of aid.

6. The eleven economic and productive sectors included in this analysis are: Public sector financial management; Employment policy and administrative management; Transport and storage; Communications, Energy generation and supply; Banking and financial services, and business and other services; Agriculture and rural development; Industry; Mineral resources and mining, construction and tourism; Trade policy and regulations; and, Urban development. See *Aid in Support of Women's Economic Empowerment* (OECD, 2011) and www.oecd.org/dac/stats/gender.

Chart 1. Gender equality and women's empowerment focus in economic and productive sectors
(DAC members' commitments, average per year 2007-08, constant 2008 prices⁷)

Outer circle: share of total aid per sector. Inner circle: share of gender equality focused aid per sector

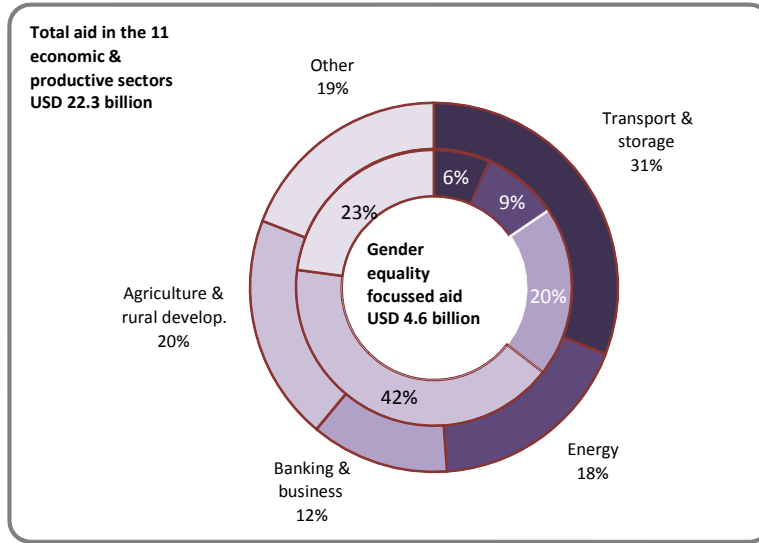
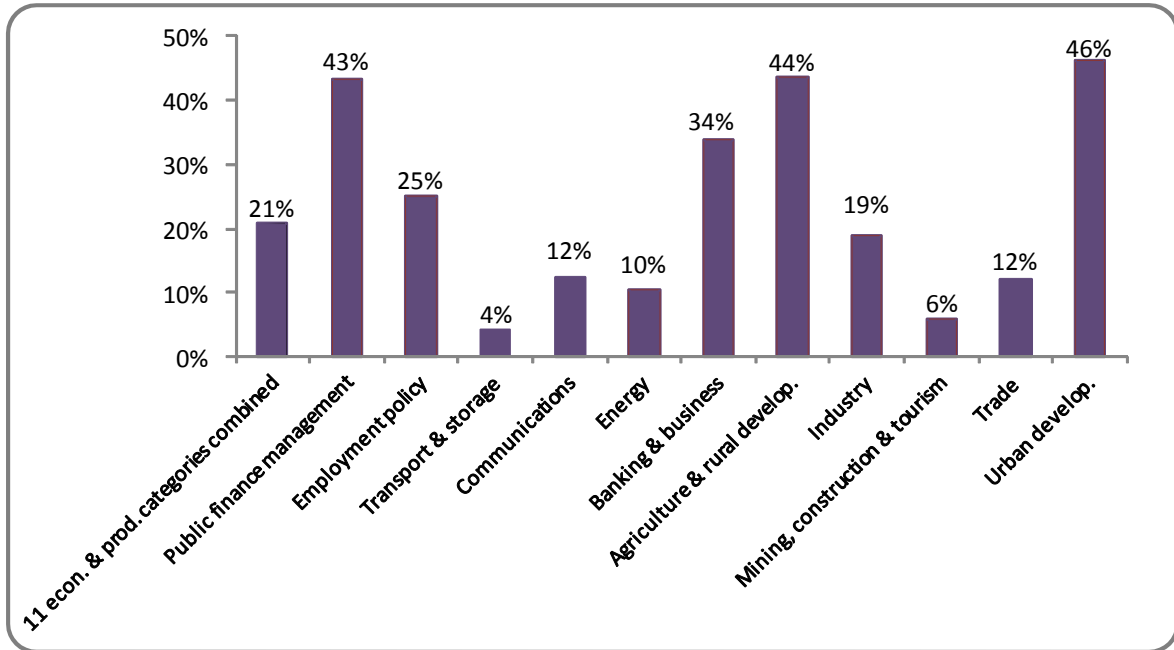


Chart 2. Gender equality focus of sector allocable aid in the economic and productive sectors
(DAC members' commitments, average per year 2007-08, percentage)



7. Chart 1 and 2 excludes the United States due to lack of reporting to the DAC and Australia because of a lack in disaggregation of data during the years concerned.

3 Specific challenges

KEY MESSAGES

- ***Achieving women’s economic empowerment is not a “quick fix”. It will take sound public policies, a holistic approach and long-term commitment from all development actors.***
- ***Women’s economic empowerment is both a right and “smart economics”.***
- ***Development actors need to reach and enhance opportunities for the poorest of the poor and women in remote communities. “Picking winners” is not enough.***

Some issues relating to women’s economic empowerment are particularly challenging or sensitive. These challenges need to be acknowledged and discussed. It will take sound policies, a holistic approach and long-term commitment from all development actors to achieve women’s economic empowerment. It will never be a "quick fix".

3.1 Rights vs. “smart economics”

In recent years many donors (both bilateral and multilateral) have approached their gender equality work from the perspective of “the high returns” of investing aid in women and girls, reflecting the “smart economics” of the World Bank’s Gender Action Plan (see Section 4.3). This so-called “instrumentalist” approach is often presented as directly opposed to, or undermining, a “rights”/social justice approach. Good practice in pro-poor growth is about addressing these goals as mutually supportive rather than as mutually exclusive. For example, women’s economic rights can be strengthened by improving national administrative and legal frameworks relating to land, inheritance and property rights.

“One motivation for women’s empowerment is basic fairness and decency. Young girls should have the exact same opportunities that boys do to lead full and productive lives. ... the empowerment of women is smart economics.”

President Robert Zoellick, World Bank Spring Meetings, April 2008.

3.2 Reaching the poorest of the poor and women in remote communities

Evidence suggests that donors and multilaterals are struggling with aspects of women’s economic empowerment and tend towards approaches such as micro-credit schemes or supporting women entrepreneurs who would have been successful anyway.

The challenge is to reach poor women who are landless labourers, smallholder agricultural producers, cross-border traders and factory and domestic workers and ensure that these women have access to the opportunities and benefits of economic growth and trade. There are specific challenges when working with the poorest women such as:

- lower levels of literacy,
- lower levels of access to and control over resources,
- lower levels of access to networks and people who can assist and support,
- greater vulnerability to sexual exploitation and abuse at the community level, if not the household level.⁸

Such constraints require donors to take account of the specific needs of the poorest women in the design of programmes, including investments in infrastructure, such as roads and telecommunications (Section 4.5).

3.3 Is enough being done to support the farmer and her husband?⁹

As farmers, processors and traders, women supply local, regional and international markets with a wide range of goods. The enduring perception of farmers as male – in the face of all evidence to the contrary – is an important obstacle to the improvement of agricultural production and productivity.

The persistence of gender inequalities directly result in poorer agricultural and human development outcomes. A study conducted in four African countries showed that providing women farmers with the same quantity and quality of inputs that men typically receive, and improving their access to agricultural education, could increase national agricultural output and incomes by an estimated 10% to 20%¹⁰ (Section 4.2).

Closing the gender gap in agricultural inputs alone could lift 100-150 million people out of hunger.¹¹

3.4 “Picking winners” is not the only way to support women entrepreneurs

Several bilateral and multilateral donors and private sector funders have prioritised support for women entrepreneurs. With increasing urbanisation, many rural areas in African countries and elsewhere are becoming more market oriented. Linking rural producers to urban markets is one way donors and governments can expand women’s business opportunities (see Box 12, Trade at Hand - business opportunities through cell phones).

However, when designing programmes donors need to ask: will support for women’s enterprises result in enhanced employment and self-employment opportunities for women living in poverty - or will it only benefit those who would have prospered anyway?

8. Mayoux, Linda (2009), “Taking gender seriously: towards a gender justice protocol for financial services”, paper presented for publication in Microfinance Handbook, CERMI, Brussels, 2009.

9. Drawn from: Farnworth, Cathy (2010), *Gender and agriculture*, Platform Policy Brief, no.3, Global Donor Platform for Rural Development.

10. World Bank (2005), *Gender and shared growth in sub-Saharan Africa*, (Briefing notes on critical gender issues in sub-Saharan Africa, 2005-1, World Bank, Washington.

11. FAO (Food and Agriculture Organization of the United Nations) (2011), *The state of food and agriculture, 2010-2011: women in agriculture, closing the gender gap for development*, FAO, Rome.

3.5 Give women credit – micro-finance is not a silver bullet

Micro-finance – including micro-credits – is often considered as an instrument that promotes empowerment. Whilst it can stabilise livelihoods, broaden choices, provide start-up funds for productive investment, help poor people to smooth consumption flows and send children to school, it can also lead to indebtedness and increased exclusion unless programmes are well-designed.

“Microcredit is microdebt.”

Professor David Hulme (University of Manchester) at the OECD Development Centre seminar – *“Just give money to the poor: the development revolution from the Global South”* (21 October 2010)

Providing supplementary services – such as training, working through groups rather than individuals, or alongside other investments in awareness raising – has been shown to increase women’s direct control over resources¹².

Box 2. Women-owned solutions in Bangladesh

“I am currently working in rural Bangladesh and am finding that when women band together in a cooperative structure, both their economic and social standing in the household improves. In one rural community where the women have formed an organic farming cooperative, they have pooled their resources and are now able to extend loans to its members to buy seed and other farming inputs. The latter means they are not dependent on micro credit from external sources. While micro credit has been a great success, the stories on the ground reflect a harsh reality. Often the loans are inflexible, have an exorbitantly high interest rate attached to them and re-payment starts immediately, putting enormous psychological pressure on the workers, affecting productivity and output. I repeatedly hear that people prefer not to enter into a micro credit loan as they fear that they will lose everything.”

Posted on DFID’s “Huddle” on women’s economic empowerment by Dr Patrice Braun, Deputy Director, Centre for Regional Innovation and Competitiveness, Greenhill Enterprise Centre, Ballarat, Australia (October 2010).

To graduate women’s income-generating activities from survival level into strong and viable businesses, women need access to the full range of credit, banking and financial services and facilities, essential to fully develop their productive assets, their land and their businesses.

Banks in developing countries often have conservative lending practices. Consequently, small women-owned businesses face difficulties accessing the credit needed to invest in expanding their activities. Innovative interventions have encouraged the finance sector to deliver gender-responsive products (Section 4.4).

12. UNDP (United Nations Development Programme) (2008), *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 the MDGs by 2015* (New York, 2008), UNDP, New York.

3.6 Taking a holistic approach to women's economic empowerment

Social and political factors have a significant influence on women's ability to participate in the economy. These include: access to family planning and other healthcare services; social protection coverage; girls' completion of a quality post-primary education; improving literacy rates of adult women; and, increasing women's influence in governance structures and political decision-making. Many of these dimensions are mutually dependent and reinforcing. Cultural barriers, including discriminatory practices and attitudes, also need to be actively identified and tackled.

- **Culture and tradition:** In all countries, expectations about attributes and behaviours appropriate to women or men are shaped by culture, tradition and history. The general pattern is that women have less personal autonomy, fewer resources at their disposal, and limited influence over the decision-making processes that shape their societies and their own lives. Donor strategies can strengthen women's ability to formulate and advocate their own visions for their societies - including interpretations and changes to cultural and gender norms.
- **Education and training:** Educating girls is one of the most powerful tools for women's empowerment. Education provides women with the knowledge, skills and self-confidence they need to seek out economic opportunities. Removing school fees and providing financial incentives for girls to attend school have proven to be effective for increasing girls' enrolment and completion rates. Key measures include building schools close to remote communities, ensuring that schools have quality teachers – both female and male – and adequate sanitary facilities, and that they are safe places for girls. Well-designed vocational training leads to better paid work, and does not concentrate women in low-wage and low-skill work or reinforce occupational segregation between women and men.¹³

Box 3. Tales of the unexpected from Bangladesh

Although still an impoverished country, Bangladesh has made remarkable progress economically and socially. Growth rates have risen and the incidence of poverty has declined.

Bangladesh has experienced one of the most rapid fertility declines on record; it has closed the gender gap in primary education and reduced it at secondary level; and, it now has lower under-five mortality and maternal mortality than neighbouring India. Whilst sex ratios among children in India have become increasingly imbalanced in favour of boys - an indication of growing discrimination against girls - they have been improving steadily in Bangladesh.

Many factors explain Bangladesh's remarkable performance, including government policies, an extremely active civil society, and an admittedly fragile but nevertheless functioning democracy. Women's rights advocates have been part of a powerful, but hidden, motor of change.

The opportunity to engage in paid work has made women economic actors, able to invest in their own health and education, as well as in that of their children. They are also able to participate in political life. It should be noted, however, that it is women in relatively regular work in reasonable working conditions outside the home that have made the most progress on the indicators that matter to women themselves and to society.

Source: Kabeer, N. (2009), "Pathways of Women's Empowerment", IDS, Brighton in DFID's *Agenda 2010 – The turning point on poverty: background paper on gender* (2010).

13. Törnqvist, A. and C. Schmitz (2009), *Women's Economic Empowerment: Scope for Sida's Engagement*, Sida (Swedish International Development Cooperation Agency) Working Paper, Sida, Stockholm.

- **Reproductive and sexual health:** Improving women’s health strengthens their economic empowerment. Access to sexual and reproductive information and services (including information about HIV transmission) and reduced rates of early marriages, increase women’s chances of finishing education and breaking out of poverty. Access to health services can be improved by reducing user costs, providing transport and strengthening the accountability of service providers. Donors can also support maternal and obstetric services and help improve the availability of skilled attendants at births.¹⁴
- **Sharing the care:** Balancing maternity and family responsibilities with work is a daunting challenge. Unpaid care contributes to economic growth through a labour force that is fit, productive and capable of learning and creativity but it also drains the market of its (female) work force. It has been estimated that if care work were assigned a monetary value it would constitute between 10% and 39% of GDP.¹⁵ The care economy and its economic value need to become much more important elements in debates within the international development community (Section 4.6).

Box 4. Young women around the world are at cross roads ...

“How do I choose a career? When should I become a parent? How do I keep my job after getting married, when I’m pregnant? How can I combine work with family? How do I ensure equal treatment at work? How do I access study opportunities?”

The Decisions for Life project brings together unions and research institutions, supported by the Netherlands MDG 3 Fund (see Box 17). It focuses on girls and women, aged 15-29, working or looking for work in the service sector in 14 developing countries. It supports and empowers young women, individually and collectively, to make well-informed decisions about work, career and family, to have access to secure jobs, earnings and social benefits, to demand equal opportunities at work, and to improve their leadership and negotiation skills. (...)

“In the shopping malls and supermarkets, sales promotion girls are selling cell phones: they can be fired without any notice, work 10/12 hours a day, will never receive a promotion ... it is a dead end street. We try to recruit them first, build up their confidence and courage and start with collective bargaining.”

Source: www.dfl.wageindicator.org/home

3.7 Gender responsive public policies are necessary

Ultimately, a country’s success in empowering women will depend on a multi-faceted and responsive approach to its public policy management and implementation, including its macro-economic, financial and trade policies.

- **Public financial management:** Public financial management (PFM) covers a country’s entire budget cycle from strategic planning to audit oversight. To support women’s economic empowerment, it is essential to incorporate a gender equality perspective into PFM systems. Gender-responsive PFM ensures that resources are efficiently allocated based on identified needs, and revenues and expenditures are structured to benefit both women and men. For

14. Irish Aid (2010), *Overcoming Barriers and Accelerating Progress to achieve MDG5 - Outcome Document*, Commission on the Status of Women Side Event on Maternal Mortality, 5 March 2010. Irish Aid, Limerick.

15. UNRISD (United Nations Research Institute for Social Development) (2010), *Why Care Matters for Social Development*, UNRISD Research and Policy Brief 9, UNRISD, Geneva.

example, in the Philippines, a minimum of 5% of national and local government budgets is expected to be allocated to activities supporting gender equality. The Department of Environment and Natural Resources has been able to mobilise the funds needed to address organisational concerns and to ensure capacity for research, design and monitoring of gender equality projects in the department.¹⁶

Box 5. Integrating a gender perspective into the Moldovan budget process¹⁷

A Sida-funded programme in Moldova has informed key decision makers about how policies can be made more efficient and more responsive in meeting the needs of both women and men. Sida financed a chapter on gender analysis as part of the World Bank's Public Expenditure Review (PER) in Moldova, covering education, the labour market and the pension system. As a result of the PER, each of the institutions included in the PER revised their sector policies, introduced gender responsive budgeting as a tool in policy and budget formulation and collected data disaggregated by sex. These components have been enforced by the National Gender Equality Programme, 2010-2015.

- **Social protection:** Social protection enhances the capacity of poor and vulnerable people to escape from poverty and to better manage risks and shocks. Social protection measures include social insurance, cash transfers and minimum labour standards.¹⁸ Public works schemes such as the Productive Safety Net Programme in Ethiopia can help to reduce gender inequalities in the household, in the labour market and at community level.¹⁹
- **Cash transfers:** Cash transfers are an effective means of combating poverty. Conditional Cash Transfers (CCTs) provide mothers of school age children in extreme poverty with a cash subsidy conditional on children's attendance at school and health clinics. Well-designed CCTs may give women a steady source of income and encourage a more equitable sharing of caring responsibilities within the household. Otherwise, CCTs can risk increasing women's time burden and reinforcing existing gender divisions of labour where fathers are not involved in child-rearing responsibilities.²⁰ Simply targeting women may risk entrenching existing gender inequalities and increase vulnerability.
- **Trade policies:** Opening up trade opportunities so that they benefit women remains a challenge (Section 4.3). Trade liberalisation and the changing characteristics of economic activity have created benefits for women but to a lesser degree than for men. Reasons for this are women's limited access to resources and institutional and societal factors, determined to a large extent

16. OECD (2010), *Integrating gender equality dimensions into public financial management reforms*, Gender Equality, Women's Empowerment and the Paris Declaration on Aid Effectiveness Issues Brief 6. OECD DAC Network on Gender Equality, Paris.

17. Sida (2010), *Inspiring initiative: public expenditure review, Moldova*, Women's Economic Empowerment Series, Sida, Stockholm.

18. OECD (2009), *Promoting Pro-Poor Growth – social protection*, OECD, Paris.

19. Holmes, R. and N. Jones, *Public work programmes in developing countries: reducing gender disparities in economic opportunities?*, Paper presented at the OECD Development Centre's International Conference on Social Cohesion and Development (Paris, 2011), Overseas Development Institute, London.

20. Molyneux, M (2009), *Conditional cash transfers: a 'Pathway to women's empowerment'?* Pathways of Women's Empowerment, Pathways brief 5, IDS, Brighton.

by informal institutions.²¹ Gender equality focused donor investments in trade support and in building trade policy capability, are relatively low (see Chapter 2). One overlooked group is informal cross-border traders - the majority of whom are women. They lack legal frameworks and face challenging, hostile working environments, including poor transportation, complicated customs procedures and the lack of safe and cheap accommodation. Ironically, because women are more persistent in enduring harassment by border officials, they actually seem to cope with the challenges of informal cross-border trade better than men.²²

Box 6. Empowerment multiplier effects through cash transfers

A social protection programme designed for food security during droughts in Malawi had unexpected empowerment benefits. The Dowa Emergency Cash Transfers (DECT) project, implemented by Concern Worldwide in 2006/07, subcontracted Opportunity International Bank Malawi to deliver cash transfers to drought-affected rural communities through a mobile banking system. Women were registered on a computerised database which captured their fingerprints and photographs for verification purposes, and each woman was issued with a smart-card containing her bank account details.

As well as delivering cash transfers efficiently and promptly, thousands of rural families received access to financial services for the first time. Evaluations revealed that the women who received identity documents and/or smart-cards felt strongly empowered by the legal recognition that these documents represented. In focus group discussions, several women stated passionately that before the project it was as if they did not exist in the eyes of the state, but now that they had their “papers” they had an identity and their government could no longer ignore them.

Source: Devereux, S., et al. (2007), *An evaluation of Concern Worldwide's Dowa Emergency Cash Transfer Project (DECT) in Malawi, 2006/07*, Concern Worldwide, Lilongwe.

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21. OECD (2009), *Is informal normal? Towards more and better jobs in developing countries*, OECD Development Centre, Paris.
 22. Matorofa, E (2008), *Optimising regional integration in Southern Africa: assessing informal cross border trade in SADC*, Southern African Research and Documentation Centre, Harare.

4 Improving donor practice in key areas of the economy

KEY MESSAGES

- ***Start with women by integrating gender-specific perspectives at the design stage of policy and programming.***
- ***More equitable access to assets and services – land, water, technology, innovation and credit, banking and financial services – will strengthen women’s rights, increase agricultural productivity, reduce hunger and promote economic growth.***
- ***Infrastructure programmes should be designed to maximise poor women’s and men’s access to the benefits of roads, transportation services, telecommunications, energy and water.***
- ***Women experience barriers in almost every aspect of work. Employment opportunities need to be improved. At the same time women perform the bulk of unpaid care work. This is an area for greater attention by development actors.***

Integrating gender-specific perspectives at the design stage of policy and programming – *starting with women* - is an over-arching good practice for both donors and recipient countries. This means specifying gender equality as a goal in policies, strategies, budgets, programmes and projects, as well as identifying unintended consequences and risks for women.

Box 7. Identifying and mitigating risks for women in the design of programmes at the Inter-American Development Bank²³

- ***Risk: Introducing unequal requirements for access to economic opportunities and benefits, including paid work, training, credit, or business opportunities.***
Response: Projects will apply the principles of non-discrimination, equal treatment, and equal pay for equal work.
- ***Risk: Disregarding the right of women to inherit and own land, homes, and other assets or natural resources.***
Response: The Bank will recognise women’s ownership rights regardless of marital status and will adopt measures to facilitate their access to the documents they need to exercise this right.
- ***Risk: Introducing unpaid work unevenly.***
Response: Where appropriate for the implementation of a project, volunteer work or community contributions will be organised to provide the conditions for equitable participation of men and women in the identified tasks.
- ***Risk: Introducing conditions that restrict the participation of women or men in project activities and benefits based on pregnancy, maternity/paternity leave, or marital status.***
Response: The Bank will take care that these conditions do not limit the access of women or men, as the case may be, to project participation and benefits.
- ***Risk: Increasing the risk of gender-based violence, including sexual exploitation or human trafficking, and sexually transmitted diseases, including HIV/AIDS.***
Response: Where such risks are identified, the Bank will support measures such as: communication and awareness campaigns, development of community prevention plans, health services, codes of ethics and surveillance systems.

23. Inter-American Development Bank (2010), *Operational policy on gender equality in development*, IADB, Washington.

This chapter highlights a few sectors and areas that are particularly relevant to women's economic empowerment. It introduces key issues to address, provides examples of innovative approaches, and suggests ways in which donors could strengthen their practice.

4.1 Responding to country and regional contexts

As with all development programming, it is critically important for donors to understand the context in a given region or country, and to support existing frameworks and plans that governments have in place to address gender equality in central and line ministries and at local and community levels. Interventions need to vary according to countries' different development needs and whether they are stable or fragile/conflict-affected. In low-income countries, women's access to basic agricultural inputs and microfinance will continue to be needed, whilst in transition countries, the focus needs to be on labour market skills, access to commercial credit and women's entrepreneurship.²⁴

4.2 Control of productive assets and access to services in the agricultural sector²⁵

The recent financial, food and fuel crises have led to renewed attention by donors to agriculture, food security and rural development. Women are major players in agriculture, making up the majority of farmers and farm labourers in many countries. Women produce most of the food that is consumed locally and are responsible for household food security in many rural areas. More equitable access to land, fertilisers, water for irrigation, seeds, technology, tools, livestock and extension services would make agriculture a more efficient means of promoting shared economic growth, reducing poverty and improving food security and rural livelihoods.²⁶ However, compared to men, women:

- operate smaller farms,
- keep fewer livestock, typically of smaller breeds, and earn less from the livestock they do own,
- have a greater overall workload that includes low-productivity activities like fetching water and firewood,
- have less access to innovation and productive assets and services,
- are much less likely to purchase inputs such as fertilisers, improved seeds and mechanical equipment,
- have weaker property rights and tenure security and reduced incentives to invest in their land,
- are poorly represented in the leadership of rural organisations, particularly at regional and national level,
- if employed, are more likely to be in part-time, seasonal and low-paying jobs,
- receive lower wages for the same work, even when they have the same experience and qualifications.

24. Buvinic, M., *et al.* (2010), *Investing in gender equality: looking ahead*, Economic Premise 22, World Bank, Poverty Reduction and Economic Management Network, Washington.

25. Parts of this section draw from: Farnworth, Cathy (2010), *Gender and agriculture*, Platform Policy Brief, no.3, Global Donor Platform for Rural Development, and FAO (2011), *The state of food and agriculture 2010-2011: women in agriculture: closing the gender gap for development*, FAO, Rome.

26. Buvinic, M. *et al.* (2010).

According to the Food and Agriculture Organization, closing the gender gap in agriculture would generate significant gains for the agricultural sector and for society. If women had the same access to productive resources as men, they could increase yields on their farms by 20-30%. This could raise total agricultural output in developing countries by 2.5-4%, which could in turn reduce the number of hungry people in the world by 12-17%. Research commissioned by the Bill & Melinda Gates Foundation also shows that by increasing women's participation in smallholder sourcing and support programmes, international food companies can improve crop productivity and quality, grow the smallholder supply base, and improve access to high-value markets.²⁷

Box 8. Three priority areas for agricultural reform

The 2010-2011 FAO report - *The State of Food and Agriculture: women in agriculture* - identifies three key areas:

- eliminating discrimination against women in access to agricultural resources, education, extension and financial services, and labour markets
- investing in labour-saving and productivity enhancing technologies and infrastructure to free women's time for more productive activities, and
- facilitating the participation of women in flexible, efficient and fair rural labour markets.

Gender equality focused aid to agriculture and rural development

On average 44% of total bilateral aid to agriculture²⁸ (USD 1.9 billion) targeted gender equality and women's empowerment per year in 2007-08.²⁹ The sub-sectors of agricultural education and research and forestry had a particularly strong focus on gender equality. DAC members also pay attention to gender equality in rural development, with half of their aid in this area marked as focussed on gender equality (Chart 4).

Access to tools, innovations and agricultural extension services

Technology can enhance women's productivity, economic decision-making power and their entrepreneurial opportunities. Technologies such as fuel-efficient stoves or motorised scooters and other time-saving products are particularly important.

Improving women's access to innovations and extension services would increase agricultural productivity. Yet, across countries and contexts – women have less access than men to agricultural assets, inputs and services.³⁰ Gender gaps exist for a wide range of agricultural technologies, including machines and tools, improved plant varieties and animal breeds, fertilisers, pest control measures and management techniques. Often technologies and tools have been adapted to men's tasks or to equipment used by men, whilst women struggle with cultivation and harvesting using handheld tools (World Bank, FAO and IFAD, 2009). See Chart 3 – mechanical equipment use.

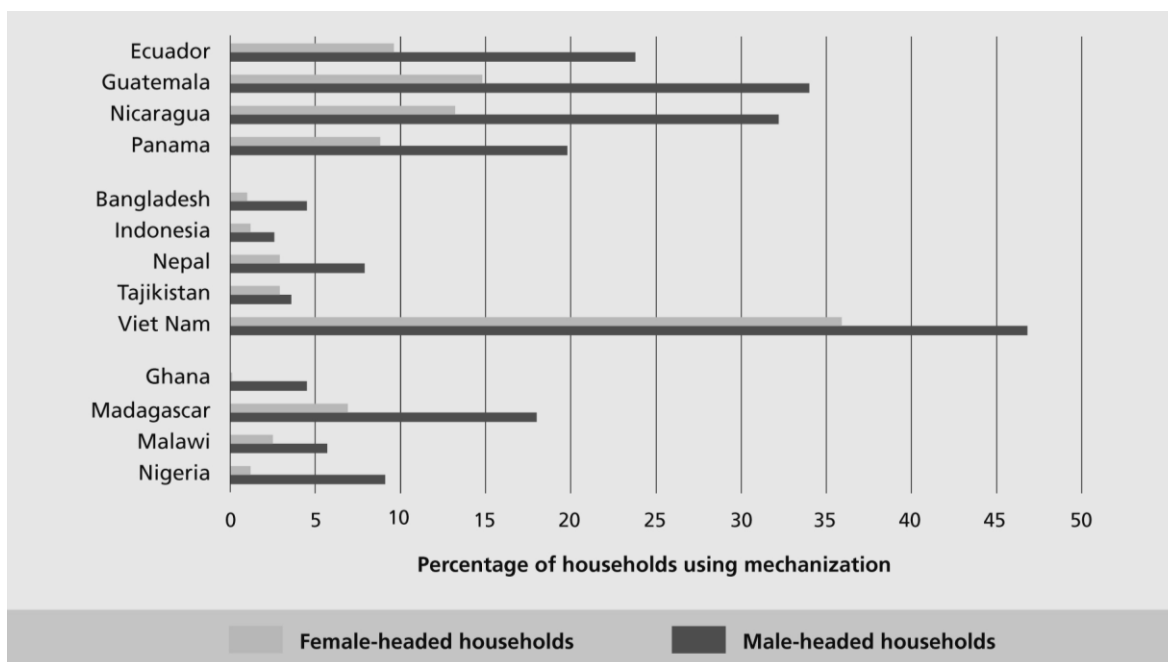
27. Bill & Melinda Gates Foundation (2010), *Improving Opportunities for Women in Smallholder-based Supply Chains: Business case and practical guidance for international food companies*, Gates Foundation, Seattle.

28. "Agriculture" is here defined as in the 2007 report *CRS Aid Activities in support of agriculture*, OECD, Paris.

29. OECD (2011), *Aid in Support of Women's Economic Empowerment*, OECD, Paris.

30. FAO (2011), *The state of food and agriculture, 2010-2011: women in agriculture, closing the gender gap for development*, FAO, Rome.

Chart 3. Mechanical equipment used by female- and male-headed households



Source: FAO (2011), The state of food and agriculture, 2010-11: women in agriculture - closing the gender gap for development, FAO, Rome.

Very little aid (5%) targets gender equality and women’s empowerment in the sub-sector of agricultural inputs – machinery, equipment and seeds (Chart 4).

Chart 4. Gender equality focus of sector allocable aid in agricultural sub-sectors
(DAC members’ commitments, average per year 2007-08)

	Gender equality focus of agricultural sub-sectors
Agricultural policy	35%
Agricultural production	39%
Agricultural water resources	41%
Agricultural inputs	5%
Agricultural education/research/services	57%
Forestry	58%
Fishery	11%
Rural development	50%
Total share of agricultural aid focused on gender equality	44%

Agricultural extension services

According to a 1988-89 FAO survey of extension organisations, covering 97 countries, only 5% of all extension resources were directed towards women. Only 15% of the extension personnel were female. Several new and participatory extension approaches have been developed and tested in the past decade in an effort to move away from a top-down model to more farmer-driven services. The impact of agricultural extension services can be improved by working with the whole household, rather than with individuals (see Box 9, Agriculture support programme, Zambia).³¹ When both women's and men's work is explicitly recognised, the entire farm is strengthened as a productive enterprise. Working with the whole household enables women in male-headed households to be targeted. These women are amongst the hardest to reach.

Box 9. Agriculture support programme, Zambia³²

The Agriculture Support Programme of the Ministry of Agriculture in Zambia reached out to women, changing gender relations at the household level and strengthening women's economic empowerment. Its overall goal was to contribute to poverty reduction by improving livelihoods of small-scale farmer households through:

- Improved food and nutrition security, and,
- Increased income through the sale of agricultural related products and services.

The project resulted in women improving their farming and entrepreneurial skills. Women also gained increased control over household income. This in turn led to improved relationships between women and men. Women's self-esteem and confidence increased and they became more involved in decision making both at home and in the community.

The success of the programme lay in its "household approach." By insisting that the husband and wife, as well as the children, participate in the Programme's activities the households become more efficient. In households where the husband and wife work side by side on the farm there is tangible developmental progress and a common vision for the household. Households with more equitable relationships made more economic progress than others.

Recruiting and training female extension workers, particularly in areas where cultural norms restrict male-female interaction, can increase women's participation in extension activities and their adoption of new technologies. Where men dominate community-level processes, women often request women-only spaces so that they can learn more effectively.

Box 10. Improving extension services to women in Malawi

The Netherlands' MDG3 Fund (see Box 17) supports the Women and Land Rights Project (WOLAR) coordinated by the Netherlands Institute for Southern Africa.

In Malawi, WOLAR partners are training extension workers so that extension support offered to women farmers is improved. Staffel Mwale, a woman farmer, speaks highly of the strengthened link with her extension worker, Mrs. Prospeline Msuka:

"I have learnt a lot of things because of Mrs. Msuka. She teaches, advises and supervises our activities and now I really know much about farming. When combined with men, it's either that the men were dominating or we were afraid or shy to ask questions. ... However, with the coming of the WOLAR project, we, women farmers have been highly targeted and we are part of the greenbelt government initiative on irrigation, where we will be growing similar crops and market them".

31. Farnworth, C.R. (2010), *Gender aware approaches in agricultural programmes: a study of Sida-supported agricultural programmes*, Sida evaluation 2010: 3, Sida, Stockholm.

32. Sida (2010), *Inspiring initiative: Agriculture Support Programme, Zambia*, Women's Economic Empowerment Series, Sida, Stockholm.

Securing women's property and land rights

Globally there have been many innovative initiatives to secure women's property rights and land tenure, including rights to inherit. Land is not only a productive asset, it is also important as collateral for securing finance and credit. Lack of security in land tenure reduces incentives to invest in improving the land, resulting in lower productivity. Women are disadvantaged in many statutory and customary land tenure systems. They often have weak property and contractual rights to land, water and other natural resources. Even where legislation is in place, lack of legal knowledge and weak implementation often limits the ability of women to exercise their rights.³³

Box 11. Equality of land tenure in Rwanda

Since 2002, DFID has supported policy, legal and procedural preparations for land tenure reform in Rwanda to ensure Rwandan men and women have secure title for their land. This process has helped to implement the Inheritance Law passed in 1999 that provides for women's equal inheritance rights with men. Girls are now able to inherit land from their parents. New land titles for couples now include the names of both husbands and wives. Joint title ensures that men cannot sell family land without the consent of their wife.

4.3 Making markets work better for women

Many women entrepreneurs in developing countries face disproportionate obstacles in accessing and competing in markets. These include women's relative lack of mobility, capacity and technical skills in relation to men (World Bank, FAO and IFAD, 2009).

The World Bank Action Plan (2006) *Gender Equality as Smart Economics* argues that economic empowerment is about making markets work for women and empowering women to compete in markets. Because markets come in many forms, the Action Plan targets four key markets: land, labour, financial and product (increasing access to business services and facilitating the creation of female-owned businesses) markets.

Where globalisation has widened the gap between rich and poor, there is evidence that it is women and children who are most affected. The global economic recession has had a massive impact on poor producers. Donors can help ensure that globalisation and trade liberalisation benefit all - both women and men. Current barriers include some trade policies and regulations, lack of economic infrastructure and limited access to export markets. In 2007-2008 only 12% of total aid for trade policy and regulations targeted gender equality and women's empowerment.³⁴ Donors' interventions need to be responsive to international trade and investment regimes and could, for example, support fair trade initiatives.

"Poor women in Nepal are suffering, exploited and demotivated. Their lives are full of pain and sorrow despite trying their best. Fair Trade has helped women raise their voices. A small drop of economic empowerment."

Padmasana Shakya of Manushi

33. Quisumbing, A. and L. Pandolfelli (2009), *Promising approaches to address the needs of poor female farmers - resources, constraints and interventions*, IFPRI (International Food Policy research Institute) discussion paper 00882, IFPRI, Washington.

34. OECD (2011), *Aid in Support of Women's Economic Empowerment*, OECD, Paris.

Box 12. Trade at hand - business opportunities through cell phones

Trade at Hand is a partnership between the Governments of Liberia and Finland and the International Trade Centre (ITC) to expand trade options for Liberian market women. It is an easy way to use cell phone based applications. Sellers post offers of sale and buyers view offers of sale. This links thousands of market women to farmers in rural areas, and potentially to export markets outside of Liberia.

Trade at Hand gives market women access to more competitive pricing because they can access a larger pool of suppliers. The project, which is still in its pilot phase, currently includes basic local food products, such as palm oil, cassava, and plantains. The intention is to extend the system to eventually incorporate export commodities, such as coffee and cocoa, as well as information about transport links and services. The user cost of Trade at Hand is low: for only 2-3 cents users can view and post offers. This is half the cost of sending a text message.

The programme is part of an integrated approach to trade development, poverty reduction, and women's economic empowerment in post-conflict Liberia.

Source: Presentation to the joint workshop of the OECD Network on Gender Equality and the UN Interagency Network on Women and Gender Equality (Vienna, 2010)

4.4 From micro-level to viable businesses

Deep-rooted discriminatory practices and stereotypical attitudes prevent women in some parts of the world from accessing appropriate financial support to build their businesses. In some countries women are unable to obtain business loans without their husband's or father's co-signature. Many donors are supporting efforts to expand women's entrepreneurship opportunities. Of DAC members' total aid to banking and business services in 2007/08, 34% targeted gender equality and women's empowerment.³⁵

Box 13. Sharing the credit risk in Ethiopia and Kenya

Ethiopia

Women entrepreneurs identified a lack of access to financing as their main impediment to growth. To enable banks to reduce collateral requirements whilst enabling women entrepreneurs to grow their businesses beyond the bounds of microfinance, USAID/Ethiopia obligated a \$4.28 million loan portfolio guarantee for women owned and managed enterprises. The guarantee is with a commercial bank and small- and medium-sized enterprises are beneficiaries under the guarantee. By 31 March 2010, three loans had been disbursed under this facility, totalling \$373 134 and further applications were in the pipeline.

Kenya

In Kenya the USAID guarantee covers areas such as agriculture production and processing, tourism and manufacturing. This \$12.9 million facility stimulates lending in the SME sectors by providing additional collateral/risk mitigation to encourage expansion and the extension of financial services to underserved clientele. There is a strong emphasis on extending credit to women-owned and/or operated businesses under the facility. Kenya Commercial Bank Group has extended 479 loans to women-owned businesses, totalling \$3.686 million. Of the 179 loans Fina Bank (Kenya) has extended, 41 of them were made to women-owned businesses.

Source: www.usaid.gov

USAID missions use the Development Credit Authority (DCA) to stimulate lending through the use of partial credit guarantees. These risk-sharing guarantees, which generally cover up to 50% of the loss on the principal amount of loans, use the wealth of developing countries' private sector to stimulate broad-based sustainable development. Loans are extended to qualifying non-sovereign, creditworthy private enterprises in sectors with potential for high competitiveness. Through the DCA guarantee

35. OECD (2011), *Aid in Support of Women's Economic Empowerment*, OECD, Paris.

mechanism, USAID is able to leverage an average of USD 30 in private sector funds for every dollar spent by the United States Government worldwide. Claims on the DCA portfolio are approximately 1%, demonstrating that the targeted borrowers are both a credit-worthy and profitable source of business.

4.5 *Designing infrastructure programmes to benefit poor women*

The gender dimensions of infrastructure and road building programmes are often ignored. Infrastructure programmes should be designed to maximise poor women's and men's access to the benefits of roads, telecommunications, energy and water. Infrastructure initiatives that help women to carry out everyday chores more efficiently, such as the supply of piped water, free up time for educational opportunities, productive work, and participation in community life and decision making. Improving rural roads, transportation facilities and services increases rural women's mobility and can increase their productivity and income by easing access to markets, reducing post-harvest loss of perishable goods. Improvements to rural water and irrigation systems and transportation infrastructure reduce the amount of time women spend on arduous tasks such as fetching water and tending family crops. These investments will bring returns in the form of increased women's engagement in market-based activities and greater productivity.

In 2007-08, out of DAC members' total aid of USD 6.7 billion to the transport/storage sector (including road building), only 4% targeted gender equality and women's empowerment. In the energy sector, only 10% of total aid targeted gender equality.³⁶

Box 14. The Rural Roads Project in Peru

The World Bank's Rural Roads Project in Peru (2001-2006) is an example of how a small, well-focused rural infrastructure intervention contributed to the well-being of women and their families. Gender dimensions were taken into account throughout the project. The Rural Roads Project improved women's access to transport, and provided employment opportunities for women in road maintenance work. The project also promoted decentralisation and institutional strengthening, leading to improved access to information, and greater transparency and accountability. Women – and men – in the area have been empowered to exercise their civil rights and the project has encouraged co-operation, participation and the forming of associations.

Source: World Bank (2007), *Gender in Peru: Can women be integrated into transport projects?*, World Bank, Washington.

From the outset, the EC/UN funded Ngaoundere-Garoua Boulai road programme in Cameroon³⁷ engaged women actively in decision-making on the design of this comprehensive programme which is being implemented from October 2010. The priorities identified at the design stage were:

- construction of feeder roads to reduce women's workload,
- creation of markets to facilitate wealth creation for women through the purchase and sale of goods,

36. OECD (2011), *Aid in Support of Women's Economic Empowerment*, OECD, Paris.

37. The EC UN Partnership on Gender Equality for Development and Peace is a collaboration between the European Commission, the United Nations Development Fund for Women (now part of UN Women), and the International Training Centre of the International Labour Organization aiming to advance gender equality and women's human rights in the aid effectiveness agenda.

- recruitment of women in all phases of a road programme, including equal pay for both women and men for the same job,
- programmes to modernise agriculture for increased production,
- accessible facilities to process agricultural products so that women can benefit from better means of transportation to sell their goods, ensuring that distance and loss of product from spoilage will not be a deterrent factor,
- introduction and improvement of healthcare facilities, which could be readily accessible to both women and men due to a better road network.

4.6 *The care economy*

Women perform the bulk of unpaid care work across all economies and cultures. In many societies, existing norms dictate that girls and women have the main responsibility for the care of children, the elderly and the sick, as well as for running the household, including the provision of water and energy supplies. This undermines their chances of going to school or being able to translate returns on their own productive work into increased and more secure incomes, and better working conditions.³⁸ Some unpaid care work, such as looking after family members, is valued by those undertaking it but much else is drudgery, such as water and fuel collection. Improved delivery of, and access to public services, such as health clinics and public transport can also reduce the time burden that women face.³⁹

Women's unpaid work, particularly in the care economy, needs to be given greater attention by donors. Reducing and redistributing women's unpaid work by improving access to infrastructure and technology is one aspect but it is not the whole story. Discriminatory social norms also need to be tackled.⁴⁰ And there needs to be increased recognition and valuing of the ways in which care work supports thriving economies. The design of donor policies and programmes can more adequately address these issues by:

- highlighting and helping to change attitudes and values that put the main responsibility for the home and care of children, the sick and the elderly on women and girls,
- designing and financing social transfers (such as Conditional Cash Transfers) which address the inequitable gender relations of care,
- supporting investments in infrastructure such as water and sanitation, as well as domestic technologies that reduce the time-consuming elements of care work,
- developing existing services, such as pre-school health and education,
- co-ordinating support for time use surveys and household labour force surveys so that there is more accurate information on women's contribution to the formal and informal economies, including the care economy.

38. Sweden, Ministry for Foreign Affairs (2010), *On equal footing: policy for gender equality and the rights and role of women in Sweden's international development cooperation 2010–2015*. MfA, Stockholm.

39. Fälth, A. and M. Blackden (2009), *Unpaid care work*, Policy Brief Gender Equality and Poverty Reduction, Issue 1, UNDP (United Nations Development Programme), New York.

40. DFID (2010), *“Key messages from the consultations on women's economic empowerment”* (electronic consultation undertaken in November 2010)

4.7 Improving employment for women

Productive employment and decent work in developing countries, including in fragile contexts, are the main routes out of poverty for both women and men. Women's participation in the labour market can be increased by addressing the constraints and barriers women face accessing work, including public employment programmes, and by providing well-focussed vocational training. Social protection measures can enhance the productivity and participation of poor women in the labour market by reducing their vulnerability to livelihood risks and economic shocks.

Women experience barriers in almost every aspect of work – including:

- whether they have paid work at all,
- the type of work they obtain or are excluded from,
- the availability of support services such as childcare,
- their pay, benefits and conditions of work,
- the insecurity of their jobs or enterprises,⁴¹
- their access to vocational training.⁴²

Almost two-thirds of employed women in developing countries are in vulnerable jobs, as own-account or unpaid family workers,⁴³ as casual agricultural labourers at the bottom of a global value chain,⁴⁴ as workers in urban factories and workshops or as domestic servants. Structural and cultural factors make it more difficult for women to access vocational training programmes due to their caregiving responsibilities and societal expectations about which jobs are suitable. One example of an effective vocational programme is the Jóvenes en Acción scheme that was implemented in Colombia from 2002-2005. It provided on-the-job training and stipends for women with children so that they could participate.⁴⁵ Donors are supporting efforts to ensure equitable access to decent and productive work for women, and equal pay for equal work, but could further scale up their focus on women's employment. Of all DAC members' aid to employment policy in 2007-08, on average 25% targeted gender equality and women's empowerment.⁴⁶

41. ILO (2009), *Report VI - Gender equality at the heart of decent work*. International Labour Conference, 98th Session, Geneva.

42. Kabeer, N. (2008), *Mainstreaming Gender in Social Protection for the Informal Economy*, Commonwealth Secretariat, London.

43. United Nations (2009), *The Millennium Development goals report, 2009*, UN, New York.

44. Barrientos, S. (2001), "Gender, Flexibility and Global Value Chains", *IDS Bulletin*, Volume 32, Issue 3, pages 83-93, July 2001

45. Kucera, D. and T. Xenogiani (2009), "Women in Informal Employment: What Do We Know and What Can We Do?" in J. Jutting and J.R. De Laiglesia (eds.), *Is Informal Normal? : Towards More and Better Jobs in Developing Countries*, OECD, Paris.

46. OECD (2011), *Aid in Support of Women's Economic Empowerment*, OECD, Paris.

Domestic workers

There are initiatives in a number of countries to regulate and professionalise domestic work as a means of ensuring decent work. Domestic/household workers, who are mainly women, are amongst the least recognised and protected workers. Worldwide they share common characteristics, most notably their isolation, invisibility and lack of recognition and of workers' rights.

“We want to be seen as women who do a decent job, adding to the economy of the world, enriching it. There is a slogan in South Africa that women won't be free until domestic workers are free. What we mean by that is that until my employer sees me as a human being, a woman that other women respect, domestic workers won't be free. We want it to come in our lifetime.”

Myrtle Witbooi, South Africa

Women migrant workers

Women make up half of the migrant labour force in Asia and Latin America. By creating new economic opportunities, migration can promote economic independence and status for women workers. Studies indicate that migrant women workers contribute to the development of both sending and receiving countries. Remittances from their incomes account for as much as 10% of the GDP in some countries. These monetary investments — used for food, housing, education and medical services — along with newly acquired skills of returnees, can potentially contribute significantly to poverty reduction and provide safety nets that sustain communities in their home countries. Yet, while migration can bring new employment and opportunities, it also bears great risks for women, many of whom end up at the lower end of the job market.

Box 15. Key strategies for expanding women's opportunities for full and productive paid employment

- Design programmes to facilitate women's and girls' access to formal and non-formal education, their skills development and their transition to paid work.
- Improve the conditions and quality of jobs to ensure that women are able to maximise their productivity, earn a decent wage and have access to benefits such as maternity leave, sick pay and other forms of social protection.
- Invest in infrastructure and labour-saving technologies, especially in rural areas, to reduce the time-consuming aspects of women's and girls' unpaid domestic work, enabling girls to attend school and women to participate in the labour market or take up self-employment opportunities.
- Assist micro enterprise development and self-employment for women in urban and rural areas by improving working conditions and productivity through access to financial resources, business development, skills development programmes and basic infrastructure.
- Support partner country efforts to improve the availability and use of reliable, sex-disaggregated statistics because these are crucial for understanding the functioning and dynamics of formal and informal labour markets and enhance evidence-based decision making and policy development.

5 Working in partnership for women's economic empowerment

KEY MESSAGES

- *Innovative approaches and partnerships -based on dialogue amongst development actors - are needed to scale up women's economic empowerment. Improved co-ordination amongst donors will increase the effectiveness of support for women's empowerment.*
- *An effective route to empowerment is through support for women's organising at global and national level. Allies can be found in the private sector and within donor agencies.*

Effective implementation and scaling-up requires strong and innovative partnerships. Too often “women's projects” do not move beyond the pilot phase, only ever amounting to ‘boutique’ projects - “saving one woman at a time.” This chapter examines ways of scaling-up women's economic empowerment initiatives through partnerships.

5.1 Using aid modalities, including dialogue

Donors support women's economic empowerment through various modalities, including project-based aid and sector and general budget support. With the Paris Declaration on Aid Effectiveness (2005) and the Accra Agenda for Action (2008), development partners have agreed to engage in dialogue on development policies. It is important that donors work with those stakeholders that are in a strong position to advance women's economic empowerment, such as Ministries of Finance, Agriculture and Labour, to ensure that appropriate strategies are put in place. Building the evidence base, through research and data collection is an important part of engaging key players.

5.2 Improving co-ordination amongst donors to scale up successful approaches

To achieve women's economic empowerment, bilateral and multilateral donors need to improve co-ordination of objectives, target beneficiaries, benchmarks and indicators for performance and impact. When donor agencies are facing severe financial constraints, it is cost-effective to explore innovative approaches to funding – including pooling resources – to scale up approaches which have been proven to work. Improved co-ordination is essential if women's economic empowerment programmes are to graduate from the piloting to the scaling up phase. This approach is in line with commitments in the Paris Declaration and the Accra Agenda for Action.⁴⁷

5.3 Working with allies, including the private sector

Working with allies and partners in both the public and private sectors is essential for successfully addressing and scaling up women's economic opportunities. Within donor agencies, staff working on gender equality and women's empowerment need to work more closely with colleagues responsible for programming in rural development, agriculture, private sector development, trade and social protection.

47. See also material on aid effectiveness and gender equality published by the DAC Network on Gender Equality, at www.oecd.org/dac/gender/effectiveness

Expanding partnerships with the private sector and the NGO community can be effective ways of leveraging support for initiatives that contribute to women's economic empowerment.

Box 16. A partnership to strengthen the Amhara Region Women Entrepreneurs Association, Ethiopia

The Amhara Women Entrepreneurs Association (AWEA), with over 3000 members, is the second-largest private business organisation in Ethiopia. AWEA is a genuine grassroots organisation run by and representing women in a country where men traditionally rule. It supports its members with business development services, consultancy services, skills training and mentoring. With the long-term objective of facilitating the sustainable development of the Ethiopian business community, Sida provided financial assistance and the Swedish Chamber of Commerce provided mentoring and technical assistance to strengthen the capacity of AWEA. One of the results of the project was the creation of the 11 000-strong National Women's Business Network, through which AWEA provides business opportunities and contacts for members seeking partners and clients outside the Amhara region.

To read more about AWEA, visit: <http://www.aweamhara.org>.

Box 17. An innovative approach to funding and implementation

The EUR 70 million Netherlands MDG 3 Fund invests in projects that promote equal rights and opportunities for women and girls. For the period 2008 to 2011, it supported 45 projects worldwide. The Fund's priorities are securing property and inheritance rights for women; promoting employment opportunities, labour rights and improved working conditions; increasing women's participation in politics and public administration; and, stopping violence against women. Activities differ widely, but all were selected for their contribution towards achieving the Millennium Development Goals (MDGs) by 2015.

A distinctive feature of the Netherlands MDG3 Fund is the amount of funding provided. Many of the implementing organisations received between EUR 1-2 million over a three year period, enabling the groups to scale-up their activities rapidly.

Many Dutch organisations have joined forces with the Government to make the MDG3 Fund a success. All partners recognise that investing in girls and women creates opportunities for change.

PricewaterhouseCoopers (PwC) are responsible for managing the fund and monitoring the activities. They are the main point of contact for the funded organisations and are responsible for evaluating the annual progress reports to assess whether the activities are on track. They also visit some of the organisations to monitor activities.

See also Box 10. Improving extension services to women in Malawi.

5.4 Supporting women's associations and collective action

Several donors support initiatives designed to strengthen women's opportunities and capacity to organise themselves, form associations and act collectively for their common interests. Women's associations and civil society groups have the potential to raise the voice and visibility of women and can provide many services and benefits to their members. Through collective action, women's associations are able to reach out to government and private sector organisations and to seek institutional support for women's income generating activities. They are well-placed to negotiate collective loans and micro-leasing for their membership.

Women in Informal Employment Globalising and Organising (WIEGO) is a global research-policy network seeking to improve the status of the working poor, especially women, in the informal economy. It receives support from a number of donors, including Sida.

Using financial assistance from the Netherlands, WIEGO has initiated a Women's Economic Empowerment project⁴⁸ with six elements: voice for domestic workers; fair trade for women producers; organising home-based workers; market support for street vendors; occupational health and safety for working poor women; and a global assembly of working poor women.

Box 18. Empowering women in the informal economy

The Self Employed Women's Association (SEWA) is a unique example of empowerment led by poor women working in the informal economy. The informal economy is by far the largest sector in India, and more than 90% of working women belong to it. Traditional trade unions have had no space for these women and it was to address this failure that SEWA was set up in the early 1970s.

SEWA works to bring poor women together at every level of activity, encouraging them to address their problems by envisioning change and putting it in practice. The common agenda is that of full employment and self reliance. SEWA is active in the areas of microfinance, training and communication, but it is its work on labour issues – paralegal assistance, lobbying, health insurance, maternity benefits and pensions – that is at the heart of the association.

The empowering work of SEWA has in some cases led to policy changes. In the 1990s, SEWA was able to get the government to approve a law granting garment workers the minimum wage. Following SEWA lobbying in 2004 the Government approved a national policy for protecting street vendors; and, in 2008 legislation on social security for informal workers was approved. By studying women's working conditions and using this as the basis for mobilising change, SEWA has been able to impact on policies at a global level. It was one of the main promoters of the process which led to ILO Convention 177 (1996) on the rights of home-based workers.

“We stress that investing in women and girls has a multiplier effect on productivity, efficiency and sustained economic growth.” (para. 54 of United Nations (2010), *Keeping the promise: united to achieve the Millennium Development Goals*, UN, New York

48. <http://wiego.org/wee>

ANNEX: AID TO WOMEN'S ECONOMIC EMPOWERMENT BY DAC MEMBERS

Gender equality focused aid in the economic and productive sectors.
Annual average commitments 2007-08, USD million, constant 2008 prices.

	Public finance management	Employment policy	Transport & storage	Communications	Energy	Banking & business	Agriculture & rural development	Industry	Mining, construction & tourism	Trade	Urban development	Total
Australia	25.0	0.1	0.0	3.4	0.0	20.6	68.3	9.3	0.0	0.0	0.0	126.8
Austria	0.4	1.7	0.1	0.0	4.1	0.1	17.2	1.0	4.0	0.0	0.1	28.5
Belgium	0.0	12.2	2.2	0.0	12.2	18.3	69.0	0.8	0.1	4.5	0.1	119.4
Canada	18.1	1.6	9.6	7.8	8.8	72.2	115.0	2.3	1.5	3.1	0.2	240.2
Denmark	1.7	7.9	14.6	0.2	6.0	60.2	99.5	15.1	0.9	3.8	3.6	213.5
EU Institutions	53.1	22.9	98.0	5.2	28.8	9.1	122.7	53.6	8.0	21.6	36.9	459.8
Finland	0.0	2.5	0.0	3.4	0.1	1.2	25.3	0.1	0.1	2.2	0.2	35.1
France	0.0	2.8	0.0	0.0	0.0	119.7	36.7	0.3	0.0	0.0	81.1	240.6
Germany	14.8	15.6	42.3	4.3	289.0	288.9	302.1	56.1	3.2	24.5	82.1	1122.9
Greece	0.0	0.5	0.0	0.2	0.0	1.6	1.4	0.0	0.2	0.0	0.0	3.9
Ireland	0.0	0.6	0.0	0.0	0.0	0.2	17.3	0.1	0.0	0.0	0.0	18.2
Italy	0.0	0.2	1.8	3.2	0.0	4.2	49.2	1.2	1.3	0.1	0.7	61.9
Japan	0.0	0.2	79.9	9.9	3.4	210.2	559.9	0.0	0.3	0.0	0.0	863.9
Korea	0.0	0.0	0.0	0.1	2.2	0.0	0.1	0.1	0.0	0.0	0.0	2.5
Luxembourg	0.0	0.0	4.9	0.0	0.0	0.2	12.5	0.0	0.1	0.0	0.6	18.2
Netherlands	0.0	0.1	0.0	1.3	0.0	0.1	1.8	2.7	0.0	0.0	0.0	6.0
New Zealand	0.2	0.3	0.0	0.0	0.0	1.4	4.6	0.3	0.0	0.6	0.0	7.4
Norway	2.1	1.9	0.3	0.6	5.8	11.6	55.7	5.4	0.0	0.3	0.9	84.6
Portugal	0.0	0.1	0.0	0.0	0.0	0.0	0.6	0.0	0.0	0.0	0.0	0.8
Spain	0.0	5.4	0.2	1.3	0.1	69.8	43.6	8.2	3.4	0.5	2.6	135.1
Sweden	23.3	3.1	25.1	1.2	53.7	22.2	100.7	40.7	0.0	18.9	23.6	312.6
Switzerland	0.1	6.9	1.2	0.1	0.0	3.4	31.3	9.8	0.0	0.2	0.0	52.9
United Kingdom	221.3	0.0	23.7	4.7	0.0	6.1	194.2	3.1	0.0	0.0	19.0	472.1
United States	-	-	-	-	-	-	-	-	-	-	-	-
Total	360.1	86.5	303.9	46.9	414.2	921.4	1928.8	210.2	23.1	80.3	251.6	4626.9