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# Women's Economic Empowerment: Scope for Sida's Engagement



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Working Paper December 30, 2009

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# Foreword

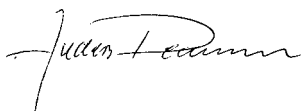
The economic empowerment of women is fundamentally a human rights and social justice issue. But it is also important for poverty reduction, economic growth and human development. Policies and interventions aimed at promoting women's economic empowerment work towards the full recognition and realization of women's economic rights. The economic empowerment of women contributes to poverty reduction for all; especially in low-income households, it is vital for household survival. In addition, promoting women's economic empowerment facilitates the achievement of other important public policy goals such as economic growth, improved human development, and reduced violence.

We firmly believe that the scope of Sida's engagement for women's economic empowerment must address issues of access to and control over resources, but also structural gender inequalities such as unpaid work.

In line with the ideas presented in this paper, Sida's gender equality work will prioritize women's economic empowerment in land and user rights, agricultural development, unpaid care work, entrepreneurship and private sector development.

We hope this paper will inspire others to join us and further develop the work on women's economic empowerment.

Sincerely,



Anders Pedersen, Director Department for Empowerment, Democracy, Human Rights and Gender Equality  
Sida



Susanne Wadstein, Head of the Gender Equality Team, Department for Empowerment,  
Sida

# Executive Summary

## SUMMARY OF KEY AREAS FOR WOMEN'S ECONOMIC EMPOWERMENT

### **Key area 1: Entrepreneurship and private sector development**

Objective: Remove barriers to female entrepreneurship and promote inclusive financial services and trade policies.

### **Key area 2: Access to land and property rights**

Objective: Increase gender equality in terms of access to and control over land and property rights.

### **Key area 3: Labour markets and decent work**

Objective: Ensure equal access to decent and productive work for both women and men.

### **Key area 4: Unpaid care work**

Objectives: Promote a more equal sharing of unpaid care work between men and women; gradually increase affordable childcare options; promote infrastructure investments that reduce tedious household work.

Women's economic empowerment is the single most important factor contributing to equality between women and men. A specific focus on women is necessary given the reality that women comprise the majority of economically disadvantaged groups. For this reason Swedish development cooperation is increasing its support for women's economic empowerment as part of its overall development programming. This paper aims to generate a structured debate and dialogue on the subject of women's economic empowerment, with the aim of defining the scope of policy and operational programming in the context of Sida's engagement with partner governments and institutions. Gendered power structures and social norms lock both women and men in positions that limit both their productivity and their ability to choose the lives they want to live. However, for the purpose of this paper we will discuss the specifics of economic empowerment of women, while also acknowledging the need to empower certain groups of disadvantaged men.

Empowerment refers to the process of change that gives individuals greater freedom of choice and action. A process of economic empowerment for women is contingent upon available resources and whether women have the skills to use them; access to economic opportunities; and control over economic benefits that can be used to achieve positive change. In reality, women face obstacles throughout the process of transforming resources into strategic choices.

Paramount among the obstacles to women's economic empowerment is society's dependence on women's unpaid work, either at home or the market (in the agricultural sector, for example). This results in women's increased time poverty, restricting their ability to engage in paid and formal work. Removing and overcoming many of the barriers to women's economic empowerment, care work disparities included, will require structural change within social institutions to actively promote gender equality and women's rights.

*Sida defines women's economic empowerment as the process which increases women's real power over economic decisions that influence their lives and priorities in society. Women's economic empowerment can be achieved through equal access to and control over critical economic resources and opportunities, and the elimination of structural gender inequalities in the labour market, including a better sharing of unpaid care work.*

This paper argues that working towards women's economic empowerment is a win-win strategy. The economic empowerment of women is a human rights and social justice issue. This is particularly important for Sida as policies and interventions aimed at promoting women's economic empowerment will help achieve full recognition and realization of women's economic rights, in line with the rights-based development advocated by the agency. Women's economic empowerment and gender equality also have strong bearings on poverty reduction, growth and human development. Therefore, integrating gender goals and targets and addressing gender equality and women's economic empowerment issues across sectors will contribute to the poor people's perspective and are essential to the successful implementation of the aid effectiveness agenda at the core of Sida's developmental work.

This paper defines and promotes an approach to women's economic empowerment through seven key areas, which will strengthen women's position as economic actors. It includes developing a gender perspective in entrepreneurship programmes and private sector development, to increase women's access to land and property, labour markets and decent work. Furthermore, it entails developing women's human capital and capacities. Reforms and re-distribution of unpaid care work will facilitate women's economic engagement. Finally, a gender perspective in social protection will provide women in vulnerable situations with economic security. Sida's overarching commitments to "improving poor people's living conditions" stress the importance of developing a gender perspective in agricultural sector, focusing in particular on women farmers.

#### SUMMARY OF SIDA'S POLICY COMMITMENTS FOR WOMEN'S ECONOMIC EMPOWERMENT

##### **Key area 5: Human capital**

Objectives: Increase women's access to quality post-primary education; increase number of children enrolled in early childhood education

##### **Key area 6: Social Protection**

Objective: Promote gender sensitive social protection systems and increase the number of women covered.

##### **Key area 7: Agriculture and rural development**

Objective: Recognize and remunerate women in their critical role as agricultural producers.

# 1. Introduction

Swedish development cooperation is increasing its support for women's economic empowerment with partner governments and institutions. To guide this support, Sida is taking the first step towards developing a strategic framework outlining the conceptual and operational dimensions of "women's economic empowerment". This includes a methodology for measuring results and a follow-up system to track the pace of implementation.

Women's economic empowerment is a precondition for sustainable development and pro-poor growth. A stronger focus on gender equality and women's economic empowerment as part of the aid effectiveness agenda is essential to reduce poverty. Women are the majority of smallholder farmers, but failure to release their full potential in agriculture contributes to low growth and food insecurity.<sup>1</sup> Progress in reducing gender discrimination in the labour market – a key to unleashing pro-poor growth, as many studies show – has been slow. Labour force participation and women's wages still lag far behind those of men across different sectors.<sup>2</sup>

For the purpose of this paper we focus on women's economic empowerment. Gendered power structures and social norms lock both women and men in positions that limit both their productivity and their ability to choose the lives they want to live. Gender equality benefits both men and women, but as women are marginalized as economic actors, due to structural inequalities that leave more women than men economically insecure, this paper focuses on women's economic empowerment. This does not mean that we are overlooking the need for empowering certain groups of men.

In addition, while political empowerment is not the focus of this paper, the holistic approach to economic empowerment advocated in the paper recognizes the importance of political as well as individual empowerment as essential contributors to economic empowerment.

This paper attempts to define women's economic empowerment, explain its rationale and identify effective measures for achieving it. Sections Two and Three address the "what" and the "why" of women's economic empowerment. Section Four identifies key areas for effective interventions. Finally, Section Five provides some pointers for effective implementation of women's economic empowerment as part of the aid effectiveness agenda, while Section Six provides conclusions and recommendations.



## 2. What Is Women's Economic Empowerment?

*Women's economic empowerment is seen today as the single most important factor contributing to equality between women and men.* Economic stability increases an individual's options and choices in life. Economic empowerment puts women in a stronger position and gives them the power to participate, together with men, in the shaping of society, to influence development at all levels of society, and to make decisions that promote their family's and their own wellbeing. Economic empowerment of women is a matter of human rights and social justice.

*Conceptualizing women's economic empowerment.* A common definition of empowerment encompasses both the process of change that enables individuals to have greater freedom of choice, and the actions and choices that the individual makes.<sup>3</sup> The World Bank is one of the few actors to have defined women's economic empowerment. However, the World Bank definition focuses principally on markets, that is, "...making markets work for women and empowering women to compete in markets".<sup>4</sup> Access to markets is important because inequality prevents women from having equal access to productive resources and economic opportunities. Sida's definition of women's economic empowerment goes beyond the market and also encompasses change in relation to access to and control over critical economic resources and opportunities; it also addresses the need to eliminate structural gender inequalities in the labour market and reduce women's unpaid work.

*Sida defines women's economic empowerment as the process which increases women's real power over economic decisions that influence their lives and priorities in society. Women's Economic Empowerment can be achieved through equal access to and control over critical economic resources and opportunities, and the elimination of structural gender inequalities in the labour market including a better sharing of unpaid care work.*

*The process of women's economic empowerment* illustrated in Figure 1 shows that women can achieve economic empowerment if

- (1) the resources are available and women have the skills to utilize them;
- (2) they have access to economic opportunities and control over the economic benefits of those opportunities; and
- (3) they can use those benefits to make strategic choices leading to positive changes in their lives.

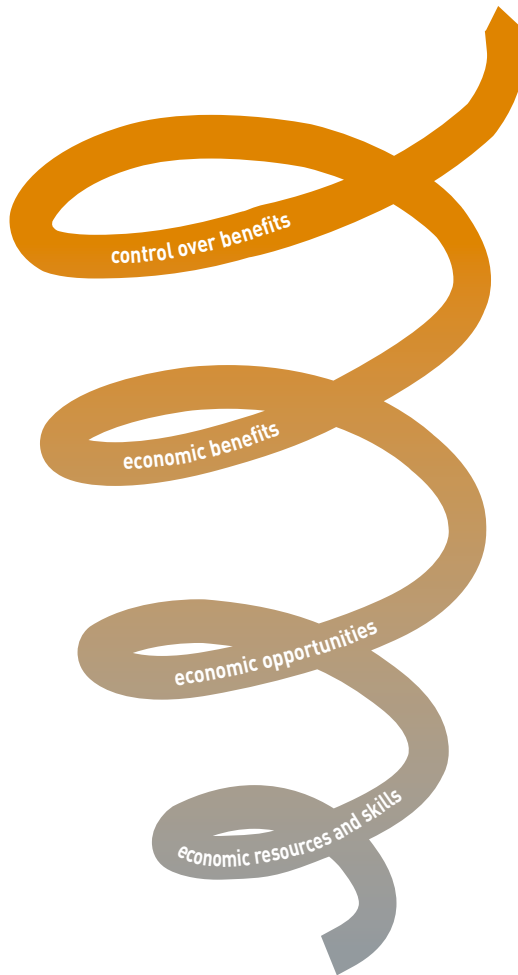
*In reality, women face obstacles throughout this process and overcoming many of them requires society to actively reduce gender discriminatory norms and practices and to ensure that public institutions are accountable for putting gender rights into practice.* Female illiteracy, women's lack of access to information, and gender discriminatory norms that prevent women from using and/or owning land are examples of obstacles that limit their access to and control of economic resources. Exploitative and discriminatory working conditions, gender segregation in the labour market, restricted mobility, women's double work burden and diminished health – caused by gender-based violence, for instance – are examples of factors that limit women's ability to access and/or enjoy the returns on their work.

*Unpaid work, both in the productive and domestic spheres is one of the single most important obstacles to women's economic empowerment.* Overall, women across the world endure heavy workloads both outside and inside the home. Many studies show that women's work day is longer than men's and that the proportion of work receiving economic remuneration is smaller. A substantial part of productive agricultural work today is unpaid and carried out by women. In addition to productive work, one of the major differences in economic empowerment of women compared to men is the fact that women shoulder the primary responsibility for unpaid care work within the home. Indeed, society depends heavily on women's unpaid work to provide the necessary care of its citizens today. This limits women's free time to engage effectively in income-generating work, and in many developing countries results in women's acute 'time poverty'. As a result more women than men lack access to valued resources and opportunities and continue to have a subordinate status in society.<sup>5</sup>

# Women's Economic Empowerment

## Enabling factors, e.g.:

- Secondary education
- Financial resources & credits
- Access to land and property
- Measures to reconcile family and work
- Sharing of unpaid care work
- Networks with other women
- Legal literacy
- Opportunities to question norms



## Inhibiting factors, e.g.:

- Discriminatory labour market
- Gender Based Violence
- Discriminatory land and inheritance laws
- Norms allocating care work to women
- Norms restricting women's mobility

*The economic empowerment of women requires working with men, and challenging long-standing gender stereotypes.* A vital starting point for increasing women's economic participation is to work with men to address the double burden of care-giving and paid work. Working with men and women to confront gender stereotypes is important for economic empowerment of both women and men, as it will expand men and women's opportunities to provide for themselves. Addressing the gender stereotyped division of labour that condemns women to carry out the bulk of unpaid work will also provide men with opportunities to expand their role in society. It will allow men to combine family and work, and engage in the care of their children and other family members; it will also increase opportunities for them to take up non-traditional male jobs and increase their options for income-generating work. Overall, increasing women bargaining power within the family is essential to enable women to take control over economic benefits and to expand their strategic life choices. Interventions that change power relations within the family for example addressing gender norms and practices limiting women and men's choices will be essential to achieve women's economic empowerment.

*Finally, a precondition for the effective economic empowerment of women is increased accountability by and systematic transformation of institutions to actively promote gender equality and women's rights.* In practical terms this means institutions questioning and changing their goals, strategies and working processes to promote gender equality. Understanding women's economic empowerment in this way opens up opportunities to improve the situation of women through a number of interventions in different sectors, as described in Chapter 4.

### 3. Why the Economic Empowerment of Women?

*The economic empowerment of women is a human rights and social justice issue, but it also reduces poverty, and strengthens economic growth and development.* Interventions aimed at promoting women's economic empowerment will help in achieving full recognition and realization of women's economic rights, and ultimately sustainable development. While economic growth has long been seen as an important route to poverty reduction, patterns of growth are just as important as the pace. Studies show that the higher the initial inequality in distribution of assets such as education, land or capital, the less likely it is that a particular growth path will reduce poverty. Indeed, studies have shown that countries with a high level of gender equality are more successful in reducing poverty than those with a low level of gender equality.<sup>6</sup> While it is important to take full account of markets and private enterprise in economic growth processes and to improve people's access to land, labour and capital, it is equally important to invest in basic social services, social protection and infrastructure. In addition, the economic contribution of women, especially in low-income households, is vital for household survival. Furthermore, their increased participation in the labour force stimulates economic growth, in the short term through increased consumption and in the longer term through differential savings.<sup>7</sup>

*Gender inequalities lead to sub-optimal resource allocations and limit economic growth<sup>8</sup>.* Gender inequalities result in resource allocations, especially of labour resources, that follow social and cultural norms rather than economic incentives. This has negative effects on the flexibility, responsiveness and dynamism of economic processes and hence limits growth. Lower labour force participation by women results in lower output and hence lower GDP. Also, lower productivity and earnings due to discrimination and inequalities in the labour market reduce the value of production and hence have a negative impact on GDP. By contrast, gender equality in labour market participation reduces poverty and increases inclusive pro-poor growth.

**BOX 1: GENDER INEQUALITY HAMPERS A COUNTRY'S GROWTH AND POVERTY REDUCTION EFFORTS**

Research shows that reductions in gender inequality boost growth and development.

- GNP per capita is lower in countries where there is significant gender inequality in education<sup>9</sup>. In sub-Saharan Africa, inequality between men and women in education and employment suppressed annual per capita growth during 1960–1992 by 0.8 percentage points per year. A boost of 0.8 percent per year would have doubled economic growth over that period<sup>10</sup>.
- In India, between 1990 and 2005, states with the highest percentage of women in the labour force grew the fastest economically and saw the largest reductions in poverty<sup>11</sup>.
- In Burkina Faso, similar access to fertilizer and labour by men and women farmers would increase agricultural output between 10 and 20 percent<sup>12</sup>.

*Why focus on women?* Gendered power structures and social norms lock both women and men in positions that limit both their productivity and their ability to choose the lives they want to live. Gender equality benefits both men and women but as women are marginalized as economic actors due to structural inequalities that leave more women than men economically insecure, this paper focuses on women's economic empowerment. This does not mean that we are overlooking the need for empowering certain groups of men. In some settings it is necessary to have programmes that include both women and men while acknowledging their gender-specific needs. The economic marginalization of specific groups of men is a key factor contributing to HIV, to men's use of violence and to men's migration for work, all realities that leave men vulnerable but also directly affecting the lives of women and children. Despite the benefits that gendered economic attitudes and roles may bring to men as a group, some men are put at a disadvantage through gender stereotyping and shifting economic opportunities (see Box 2 for examples). To be effective, development programmes need to take into account the gender-specific needs of both women and men in different segments.

**BOX 2: EXAMPLES OF HOW MEN ARE DISADVANTAGED BY STEREOTYPING AND SHIFTING ECONOMIC OPPORTUNITIES**

- Social norms and expectations prevent unemployed men to take up jobs considered to be “women’s work”.
- Feminization of labour in the context of trade liberalization undermines male livelihood.
- Low-earning men have been excluded from participation in micro-finance programmes on the basis of stereotypical assumptions that men’s repayment rates will be lower and less reliable.
- A nine-country study<sup>13</sup> shows that a relatively high percentage of men report that they are stressed and depressed as a result of having too little income or being underemployed, and reveals the deep shame associated with men being unemployed, particularly in the lowest income settings.

*Economic empowerment also contributes to the reduction of gender-based violence, increases women’s family-planning possibilities and slows the spread of HIV/Aids. Women’s improved economic situation provides opportunities to escape exploitative relationships at home by breaking the economic dependence on a partner that is often at the root of domestic violence. Empowerment entails an expansion of women’s choices, including those in the domain of sexual and reproductive health. An increase in women’s decision-making power and control over their reproductive health has been found to reduce the number of children in families and slow down the transmission of HIV.<sup>14</sup>*

*Finally, investing in the economic empowerment of women and in the promotion of gender equality has broad multiplier effects for human development because there is a positive correlation with children’s health and education.<sup>15</sup> An additional year of education for girls can reduce infant mortality by as much as 10 percent.<sup>16</sup> One study showed that the children of educated mothers were 40 percent more likely to live beyond the age of five, and were 50 percent more likely to be immunized.<sup>17</sup> A mother’s social and economic status was also one of the best indicators of whether her children escaped poverty and were in good health. In addition, enabling men to take equal responsibility and to increase their active engagement in the care of children has a positive impact on child health and development, reduction of violence in societies, women’s well-being and men’s own mental health.<sup>18</sup>*

## 4. Key Areas for Women's Economic Empowerment

Provided that women's economic empowerment is a cross-cutting issue, adequate implementation of the aid effectiveness agenda requires a combination of interventions aiming directly at increasing women's access and control over economic resources. This has to be combined with commitments to facilitate equal sharing of family responsibilities and unpaid care work between women and men and gradual development of options for childcare solutions.

*Work in seven key areas will contribute to strengthening women's position as economic actors.* There is a need for increased access to land and property rights and a gender perspective in entrepreneurship programmes, private sector development and labour market policies. Developing women's human capital is also essential for them to become economic actors. Reforms and redistribution of unpaid care work will facilitate women's economic engagement. Finally, a gender perspective in social protection will provide women in vulnerable situations with economic security. As the majority of poor women today live in rural areas and are dependent on agricultural production, a gender perspective and specific focus on women in the agricultural sector is crucial.

### KEY AREA 1: ENTREPRENEURSHIP AND PRIVATE SECTOR DEVELOPMENT

*Priority:* Remove barriers to female entrepreneurship and promote inclusive financial services and trade policies.

*Private sector development should support female entrepreneurs by removing the barriers to the development of women-owned enterprises.* Female entrepreneurs play a prominent role in the economies of developing countries. In Africa, women's businesses account for more than one-third of all firms and the majority of businesses in the informal economy.<sup>19</sup> In addition, female-owned enterprises produce positive economic and social outcomes, enhancing women's self-confidence, increasing their participation in household and economic decisions and contributing to their economic empowerment.<sup>20</sup> However, most women in low-income and transition countries have micro- or small enterprises operating mainly in the informal economy and are almost invisible in large and medium enterprises. They face multiple obstacles that diminish their opportunities and potential as businesswomen and entrepreneurs. They have lim-



ited access to education and training, are less likely to be members of business associations, have less freedom to select their business sector, and are subject to discriminatory attitudes in property, marital and inheritance laws.<sup>21</sup> Many rely on personal savings or on contributions from relatives to fund their enterprises, and without property ownership, they lack collateral to access credit from formal financial institutions.<sup>22</sup> They also face administrative barriers as well as lack of information, which limit business development and hinder graduation from the informal to the formal economy.

*Enabling women to become successful in business development requires addressing underlying policy and regulatory constraints.* The hurdles faced by women and men when starting or expanding their business vary from country to country, sector to sector and region to region. It is therefore important to develop the knowledge base about local entrepreneurship and its characteristics, including the challenges confronting each group in different settings. Thereby women's and men's equal access to economic resources and business support to start, formalize and expand their businesses can be ensured. (See Box 3)

*In order to be successful, sector policies need to continue supporting business training, start-up services and mentorship for women linked to micro-finance while promoting measures that set the foundations for a more business-enabling environment and inclusive financial systems.* Many programmes exist throughout the developing world that offer small-scale entrepreneurship training for women, provide market information, promote market access through, for example, trade fairs, and improve business management and financial skills. Services through business incubators are increasingly offered to young people, men and women, and a few are offered exclusively to women and girls. It should be noted that training programmes designed to suit the needs of women do exist as well as programmes that set criteria ensuring that at least a certain percentage of participants are women. These are examples of initiatives which can be further developed.

*Access to non-collateralized credit is important for starting or growing businesses.* In many places, micro-credit is accessible to women but such schemes do not always address the issue of the size and duration of loans women may need. Even when loans are accessible, they are often too small to provide sufficient capital to start or grow an enterprise. Measures to address these issues include investing in product development that responds to the need for larger loans and longer terms in micro-credit programmes and setting up equity lines as incentives for commercial banks to lend to women. Where programmes do not currently exist, start-up investments in micro-finance can be effective, as the knowledge and systems are now well known and easily replicable.

**BOX 3: GENDER-SENSITIVE ENTREPRENEURSHIP PROGRAMMES – THE EXAMPLE OF ILO WOMEN'S ENTREPRENEURSHIP DEVELOPMENT AND GENDER EQUALITY (WEDGE)**

The International Labour Organisation's (ILO) WEDGE programme follows a development and rights-based approach that aims to meet the practical needs of women entrepreneurs; remove the socio-cultural, legal and political barriers to women's entrepreneurship; and advocate for an enabling environment for business development and gender equality. The programme provides an example of a comprehensive approach to increasing the number of female entrepreneurs, using a three-pronged strategy:

- creating an enabling environment for women's entrepreneurship, development and gender equality;
- building the institutional capacity of agencies involved in women's entrepreneurship development and gender equality; and
- developing tools and support services for women entrepreneurs.<sup>23</sup>

*Achieving women's economic empowerment requires better integration of gender issues in trade policies.* Women are increasingly employed as wage earners in private sector firms, especially in agribusinesses and export-processing zones in low- and middle-income countries. Trade agreements affect prices, employment and production structures and have a different impact on men and women due to their different positions in the economic system. While export-led manufacturing has meant more employment opportunities for women, it has not broken the horizontal or vertical gender segregation in the labour market or closed the gender wage gap. The informal sector has persisted and grown, and a notable trend is the expanded use of women as subcontracted or home workers.<sup>24</sup> Trade liberalization may lead to competition in sectors that have not traditionally been exposed to international competition and could be devastating for local small-scale producers, many of whom are women. The effects of trade agreements on women in various segments of producers need to be better analysed and possible mitigating measures identified.

*Trade policies need to integrate gender considerations in their design in order to minimize the possible negative gender impacts of structural reforms and explicitly promote gender equality.* Reforms can be combined with programmes targeting employment, labour market policies and social protection within both the informal and formal economy, to mitigate negative effects. Interventions include land- or sector-specific reforms to enable poor people to take advantage of the benefits of trade and the structural adjustment that might follow. Similarly, infrastructure investments, career guidance, enhanced employability and invest-

ments in human resources, and increased access to credit should be promoted. Finally, female participation in trade negotiations should also be encouraged.

## KEY AREA 2: ACCESS TO LAND AND PROPERTY RIGHTS

*Priority:* Increase gender equality in terms of access to and control over land and property rights.

*Increased access to economic resources such as land and property will give women greater economic security and increase their economic rights.*

Women in rural areas usually access land and housing through their husband or other relatives, or they rent land in their local village. Their economic security becomes dependent on their relatives and is not secured through formal titling or laws. In cases such as divorce, the death of a husband, or remarriage, women's ownership rights are not guaranteed, and are often forfeited or overruled by social pressure. As a result, women's economic security is weak, and uncertainty leads to low incentives for women to invest in the land or their farm.

*Strengthening women's access to land and natural resources is critical as women are major food producers and contributors to the local food supply and family nutrition in most countries.* Yet they frequently lack secure access to the land where food is produced, often lose access to their husband's land at the time of his death, rarely have the same rights to inherit land as men, and are forgotten when land is distributed through land reform. Worldwide, women own 1–2 percent of registered land. In Uganda, women are the main cultivators, but they own only 7 percent of the land.<sup>25</sup> In Cameroon, women do more than 75 percent of agricultural work, but hold less than 10 percent of land certificates.<sup>26</sup> A significant number of low-income women also earn income through home-based production, either as self-employed producers or as subcontractors to larger firms. Lack of title to land or property blocks access to credit, thereby limiting the growth of farming businesses. For women farmers to realize their full potential as producers, access to land must be accompanied by access to rural extension, credit, production inputs, technology and human capital development. Securing women's property rights strengthens women's income-generating work and is also a means of social protection.

*New land legislation has to include explicit and mandatory measures of inclusion to translate into de facto changes in customary land practices or local bureaucratic decision.* If constitutional rights are to be guaranteed, statutory reforms are needed and specific guidelines have to be developed. Increasing women's basic legal literacy through targeted information campaigns about laws improves their options for exercising their property

rights. A priority in land law processes, land distribution processes and land administration processes must be securing both women and men's rights.

*Policies and interventions aiming at strengthening women's access to land and property rights need to take into account complex factors leading to weak implementation of women's rights.* Gender inequality in terms of access to land can originate in discriminatory inheritance practices and/or purchases or transfers from the state or traditional local authorities. Additional complications arise from inconsistencies between national and local tenure systems. Even in places where women are legally entitled to own land, they may not know their rights or be able to claim or enforce them; in some cultures gender norms prevent them from speaking in public. Where customary laws prevail, it is important to ensure that property rights for men and women are protected. Where land titling and reform programmes are underway, women's rights should be made known and enforced; this needs specific approaches to be effective. If land titles are being awarded to formerly excluded groups, women should be awarded joint titles to land and houses with husbands, and female-headed households should specifically be identified and women awarded their own titles. Either way, legal systems must recognize the equal rights to property and title of both women and men. This means that both women and men should have access to legal processes and legal help to ensure that their rights are properly enforced.

### KEY AREA 3: LABOUR MARKETS AND DECENT WORK

*Priority:* Ensure equal access to decent work for both women and men.

*Despite a sustained increase in female labour force participation in recent decades, important gender inequalities remain in the labour market.* The potential benefits of employment for women are numerous, including access to stable earning, health insurance and pensions. However, women often experience gender discrimination in the labour market, or are forced into the informal economy and/or subsistence-oriented activities. For example, export-processing zones tend to employ a large number of young female workers. The living and working conditions in these zones are often very harsh, with long working days, and high turnover rates with little potential for job security. Many women in the agricultural sector also work under poor conditions, resulting in low productivity, and hence low earnings. Women are also more likely to be in domestic and home-based work or to be "unpaid family workers". Also, globally, women's wages are on average 70–90 percent those of men's wages.<sup>27</sup> Women in the labour market often face difficulties in

returning to employment after maternity leave as well as difficulties in holding on to employment. The “motherhood gap” in wages and the general pay gap are also wide in many transitions, middle-income and developed countries. It is only recently that in Brazil, for example, some state governments have introduced one-month paternity leave for state government workers.

*Decent work is a human right and should be at the forefront of gender aware labour market policy.* Economic growth is a prerequisite for employment creation, but not sufficient in itself. It is widely recognized that decent work is not guaranteed by economic growth, and specific policies are needed to make it happen. Sector analysis – looking into opportunities for improvements in working conditions and productivity increases in agriculture and supply- and value chains, including working conditions for home-based workers – could be of great importance for enhancing decent work opportunities for women and strengthening their economic empowerment. This could also help stem the migration of vulnerable young women from rural areas into low-quality informal jobs with high risks of exploitation.

*Policies that enhance childcare options would help adults in the family engage in paid work and stay in the labour force.* Hiring and pay practices for women are often influenced by employers' expectations that women's reproductive roles will interfere with their work. Work schedules that reduce working hours or provide workers with more control over the organization of their time, and the possibility of working from a chosen location, can facilitate the reconciling of work and family responsibilities. Overall, policies such as parental leave, flexible work hours, job-sharing and individualized working hours have been instrumental in facilitating women's economic participation in industrialized and middle-income countries. Finding appropriate solutions and policies in low-income countries will be instrumental to women's economic empowerment. Employers, civil society organizations and governments in developing countries are providing innovative solutions. A decent work concept with a life-cycle perspective, can offer important insights for the formulation of gender-aware labour and social protection policy.

**BOX 4: MATERNITY RIGHTS IN ETHIOPIA'S PUBLIC WORKS PROGRAMME**

Pregnant women are given maternity rights in the Safety Net Program in Ethiopia. They are granted temporary maternity leave from public works, starting in the sixth month of pregnancy and continuing until 10 months after birth. Pregnant and breast-feeding women can switch from heavier tasks to lighter labour or training activities. The programme also allows for flexible hours to accommodate women's need for late arrival or early departure as a result of household responsibilities.<sup>28</sup>

*Policies need to address gender discrimination in laws and regulations.* Sometimes, regulations designed to protect women, such as those limiting night work, may end up hampering their employment options. In some countries, a woman still legally needs her husband's or father's permission to work. Furthermore, women may not benefit from collective bargaining because they are often not represented well in trade unions.<sup>29</sup> A large proportion of women, especially those in the informal economy, are outside the scope of employment-linked benefits. Nor do they have access to state-supported social protection, as provisions are limited and uneven in developing countries.

*Active labour market policies can also play an important role in addressing gender segregation in the labour market.* Gender segregation in the labour market leads women to low-skilled positions and poorly-paid occupations, creating a self-perpetuating cycle. Policies are needed that enable women to expand their skills, secure equal pay for equal work and offer benefits such as paid leave, health insurance and pensions. Public employment services such as placement, counselling, support in job-seeking, or training, employment incentives, direct job creation and start-up incentives are important mechanisms that help support men and women to enter non-traditional sectors and jobs. (See Box 5)

**BOX 5: REVISED MILLENNIUM DEVELOPMENT GOALS (MDGS) PROVIDE AN OPPORTUNITY TO MONITOR PROGRESS ON GENDER DISPARITIES IN THE LABOUR MARKET.**

Under Goal 1 – Eradicate extreme poverty and hunger – a new target (1B) has been introduced: Achieve full and productive employment and decent work for all, including women and young people. This target in turn includes four indicators that countries should report on annually. These are:

- Vulnerability employment rate; proportion of own-account and contributing family workers in total employment
- Employment to population ratio
- Working poor; proportion of employed people living below 1 USD (PPP<sup>30</sup>) per day
- Labour productivity; growth rate of GDP per person employed

All indicators are disaggregated by sex.

#### KEY AREA 4: UNPAID CARE WORK

*Priorities:*

- Promote a more equal sharing of unpaid care work between men and women.
- Gradually increase affordable childcare options
- Promote infrastructure investments that reduce tedious household work.

*Unpaid care work refers to the provision of services within the household and for other household and community members. These services are unremunerated and are usually left out of systems of national accounts (SNAs) but have a cost in time and energy. Women carry out a disproportionate share of care work in developing countries. Global data indicate that women spend two to four times the amount of time as men do in childcare. A recent multi-country study of lower, middle and higher income countries found that the mean time spent on unpaid work by women is more than twice that of men, reaching ten times as much unpaid care work for women in India and other low-income settings.<sup>32</sup> Factors such as the increase in the number of female-headed households, single parents and the increased care needs caused by HIV/Aids in some parts of the world add to the unpaid workload of women.*

*Women's economic empowerment initiatives need to engage directly in reducing the disproportionate share of domestic and care-related work carried out by women, which prevents their effective engagement in income-generating work. The almost universal responsibility of women for providing unpaid care for the family is the reason behind their lower rates of participation in the paid labour force, as well as lower pay. Studies from countries as diverse as the*

**EXAMPLE OF APPLICABLE INTERNATIONAL CONVENTION: WORKERS WITH FAMILY RESPONSIBILITIES CONVENTION 1981 (NO. 156)**

The ILO identifies responsibilities towards dependent family members and domestic work but leaves it to each country to define "family" and "family obligations" in their own context. The ILO suggests specific measures for governments to promote work-family reconciliation.<sup>31</sup>

### CHILDCARE PROMOTION IN KENYA

In Kenya the government has established a policy framework requiring primary schools to have a unit for pre-school education for children from the age of three, called baby classes. The government has adopted a partnership scheme which allows parent associations, religious and welfare organizations, private firms and individuals to cooperate in the financing and management of these units.<sup>36</sup>

Kyrgyz Republic<sup>33</sup> and Brazil<sup>34</sup> demonstrate that care responsibilities – for children and the elderly – are a key factor in whether or not women engage in the labour market. In the Kyrgyz Republic women cited childcare constraints as the reason for not being involved in the labour market. In Brazil the provision of low-cost child-care services significantly increased women's labour force participation.<sup>35</sup>

*Economic and labour market policies should uphold basic ILO principles on rights to reconciliation of family and work. Childcare is particularly important, not only because it is fundamental to women's economic empowerment, but also because it helps transform norms by shifting women's unpaid care responsibilities into collective shared social responsibilities.* In Eastern and Central Europe, where reduced social spending caused employers to terminate free or low-cost childcare, women withdrew from the labour force.<sup>37</sup> The ILO Convention No. 156 on Workers with Family provides guidance on policies and measures needed to enable female and male workers to combine family and work responsibilities. Paid, formal childcare and state-supported care have been essential to women's economic empowerment in high- and middle-income countries. Childcare initiatives in countries such as Chile, India and Brazil offer solutions for extending these options in low-income countries and for bringing more men into the childcare profession. Policies such as maternity leave, parental leave (paternity and maternity leave), flexible working hours and job-sharing are instrumental in facilitating women's economic participation and men's engagement in childcare. The Beijing Platform for Action stresses the importance of addressing gender inequalities in care work in achieving women's economic empowerment and urges governments to implement measures to address it through legislation, incentives and other measures.<sup>38</sup>

*In low-income countries, infrastructure investments that reduce women's time poverty are a priority.* In low-income countries deficient infrastructure causes women to spend long hours in tedious work. Investments in infrastructure (water, sanitation, electricity, etc.) and time-saving technologies are essential to alleviate women's poverty in many developing countries in the short term. In Guinea, for example, women are three percentage points more likely to be time-poor than men; and for rural women this probability increases by an additional 10 percentage points.<sup>39</sup>



## KEY AREA 5: HUMAN CAPITAL

### *Priorities:*

- Increase women's access to quality post-primary education
- Increase the number of children enrolled in early childhood education

*Education policies intended to promote women's economic empowerment should prioritize post-primary education and promote early childhood education.* Primary education provides a solid foundation on which to develop human capital, but primary education alone is not enough to address structural inequalities. Improvements in gender equality, empowerment and well-being have a strong correlation with women's access to secondary and higher levels of education.<sup>40</sup> Higher levels of education increase women's chances of formal employment and the gains from employment. Gender inequality in wages is reduced for those with higher levels of education. Women are more likely to be the agents of change if they have post-primary education.<sup>41</sup> Therefore, it is essential to promote measures to increase post-primary education for girls and women. Increasing school enrolment and putting in place measures to keep girls in school beyond primary school should be a priority for education interventions working towards women's economic empowerment. Investment in early childhood education enables women to participate more effectively in society and in income-generating work.

*Successful vocational training* programmes offer girls and women training that does not reinforce occupational segregation or concentrate women in low-skill and low-wage work, but leads to better-paid work, offers opportunities for career advancement and increases the number of women in occupations outside the traditional female fields. Vocational training offers viable options for girls unable to pursue higher education, and for women who lack formal education, and will improve their economic status. Studies show that women are more likely to succeed in finding employment if training programmes are multi-dimensional – that is, developing technical skills as well as job-readiness skills, and supporting individuals with job search and placement services. Similarly, integrated business support services and information and communication technology (ICT) skills are essential components of successful vocational education and training. Encouraging women to acquire skills in expanding areas such as ICT, where job opportunities and salary levels are comparatively high, is another route to economic empowerment.

**NON-TRADITIONAL VOCATIONAL TRAINING IN HONDURAS.**

The Honduras Social Fund project that trained women in a variety of construction-related skills was effective. One of the many reasons it worked was that it built up men's capacity to accept women's participation in this field.<sup>42</sup>

*Improving the quality of education plays an important role in challenging gender stereotypes and gender-discriminatory practices and increases acceptance of the expansion of women's role in society. Gender-sensitive curricula that stress gender equality and challenge existing social and gender norms can encourage both girls and boys to enter non-traditional fields. Such curricula emphasize, for example, analytical skills for girls as well as boys, and encourage girls in particular to take subjects such as mathematics and science. Also important is occupational skills training for girls that steers them into areas of current labour-market demand. There is also a need for curricula that reinforce equitable roles and encourage relationships between girls and boys that enable both to develop their full potential.*

*The educational sector plays a leading role in the implementation of an integrated approach to youth economic empowerment. Successful strategies in Asia and Africa include peer education for skills training and leadership training, strong social support and mentoring. Such strategy gradually starts with entry level activities in a safe, supportive environment that progress to vocational training and eventually leads to access to micro credit or employment. Young women in particular need better access to information and credit. They also need help to overcome restrictive labour markets as well as social norms that restrict women's activities; development of self-esteem is important in this process. The school system also needs to be effective in providing education for young mothers. This entails finding solutions for childcare.*

**KEY AREA 6: SOCIAL PROTECTION**

*Priority:* Promote gender-sensitive social protection systems and increase the number of women covered.

*Gender-sensitive social protection schemes take into account the different working conditions of women and men. Gender inequality in the labour market should not be transferred to social protection schemes by making them dependent on full-time employment, as this means that many women are excluded from unemployment benefits, old-age pensions and childcare benefits or receive only minimal benefits. Social protection should fulfil women's economic rights in situations where, for various reasons, women are vulnerable.*

*Gender-sensitive social protection strategies need to target older women and unpaid family workers in transition and developing countries. Social protection schemes should recognize the specific situation many older women are in, due to their lack of earlier income, and give specific economic support to them, to make them less dependent on others. The design of pension schemes, labour market policies and care policies needs to be coordinated to*

reduce the risk of poverty for older women. Similarly, social protection systems need to recognize the economic rights of unpaid family workers. Other initiatives, such as increasing the number of women registered as farmers, will entitle women to benefits. In transition countries it is important to take measures to integrate female farmers into the social protection system to make them eligible for unemployment benefits, maternity benefits and pensions.

*Addressing gender biases in pension systems is essential to provide gender aware social protection. Pension is an important source of income for low income women and men in old age in many partner countries.*

Due to a longer life expectancy than men, more women will live on a pension for a long period of time. In EU accession countries and EU neighbouring countries, it is essential to increase women's formal employment as well as reduce gender discrimination in the labour market, if women are to have the right to a pension at the same level as men's. These countries are increasingly aligning their pension schemes with EU systems, with the result that the new pension schemes will have a stronger link between individual labour market participation and the future pension. Therefore, measures must be taken to prevent inequalities in the labour market from reducing women's contributions to pension schemes and consequently reducing their future pension. Pension schemes also need to be designed that give women and men the same opportunity to reach the full contribution time, taking into account women's more frequent breaks in their working life due to maternity and parental leave, part-time jobs and longer investment in education. An increasing number of low income countries, including South Africa, Namibia, Bangladesh and India, are introducing fully tax-financed pension schemes, making a pension a source of income even in poorer countries. Integrating gender perspectives in the design of pension schemes is essential to avoid excluding large numbers of women.

*Flexibility and informality of the labour market in developing countries require rethinking the concept of social protection and how it is delivered. Non-traditional social protection schemes provide solutions that enable expanded coverage for women.* Since work-based traditional social protection schemes tend to exclude women, a life-course approach to social protection that recognizes the unpaid work done by women within the domestic domain can go a long way in expanding women's coverage. In a similar vein, the ILO concept of a minimum social floor reframes social protection as a citizen's right rather than a worker's right. Structured under this principle, social protection schemes can reach women and men working in the informal sector and those with flexible job contracts in the formal sector, as well as those who are not engaged in the market but contribute significantly to the economy through their reproductive work.<sup>43</sup> Community-based

social protection schemes are also effective in reaching informal sector workers including women (see Box 6).

*Conditional cash transfers are an effective mechanism to reach and protect women and girls.* Conditional Cash Transfers, which channel money to households on the condition of household investment in the education and health of girls, have proliferated in many developing and middle-income countries in the last decade. Mexico, Brazil, Jamaica, Nicaragua, Bangladesh, Turkey and Pakistan are just a few of the countries to have introduced this type of social protection mechanism, which actively contributes to building basic human capital and is an important stepping stone in the process of skills development, labour market participation and the seizing of economic opportunities.

#### BOX 6: EXAMPLES OF GENDER-SENSITIVE SOCIAL PROTECTION

**Health insurance and pensions for female informal workers in Asia.** SEWA (Self-Employed Women's Association) offers a menu of social protection mechanisms for its approximately 250,000 members throughout India. The association provides social security and health insurance, including generous maternity benefits for women. It is financed through a proportional combination of private members' contributions and interest paid on a loan from the German Development Agency (GTZ), and a publicly subsidized package scheme from the Indian Ministry of Labour. The Grameen Kalyan, an offshoot of the Bangladeshi Grameen Bank, targets informal workers through health insurance. Members, 70 percent of whom are women, make compulsory contributions towards a lump sum pension that members can claim when they leave the organization.<sup>44</sup>

Source: ILO

*Gender-sensitive social protection strategies need to target older women and unpaid family workers.* Social protection schemes should recognize the specific situation many older women are in, due to their lack of earlier income, and give specific economic support to them, to make them less dependent on others. The design of pension schemes, labour market policies and care policies needs to be coordinated to reduce the risk of poverty for older women. Similarly, social protection systems need to recognize the economic rights of unpaid family workers. Other initiatives, such as increasing the number of women registered as farmers, will entitle women to benefits. In transition countries it is important to take measures to integrate female farmers into the social protection system to make them eligible for unemployment benefits, maternity benefits and pensions.

## KEY AREA 7: AGRICULTURE AND RURAL DEVELOPMENT

*Priority:* To recognize and remunerate women in their critical role as agricultural producers.

*Women's work in agriculture is essential for poverty reduction, food security and rural growth.* Women are responsible for 60–80 percent of food production in developing countries, even though they are restricted to growing food crops and rearing poultry and small livestock, and their work remains mostly unpaid. Studies show that investing in women farmers pays off. In Kenya a nationwide information campaign targeted at women as part of a national extension project resulted in the yield of corn increasing by 28 percent, beans by 80 percent and potatoes by 84 percent<sup>45</sup>. In Burkina Faso similar access by men and women farmers to fertilizer and labour would increase agricultural output by between 10 and 20 percent.<sup>46</sup>

Therefore, increased investments that provide women farmers with greater access to resources, inputs (fertilizers, seeds, credit), markets, information and technologies can help reduce poverty, improve food security and strengthen rural growth. Sida's overall objective of improving the living conditions of poor people means that the agricultural sector is especially important for Sida's work on women's economic empowerment.

*Policies and interventions targeting the economic empowerment of rural women need to remove obstacles to women's productive work.* In most developing countries women farmers are mostly under-resourced. They have less access than men to land, credit, technical assistance and other key inputs and services essential for developing their productive functions. A FAO survey found that, worldwide, women farmers receive only 5 percent of agricultural extension services. Only 15 percent of extension agents are women, even though it is well known that they are more effective in reaching out to women farmers.<sup>47</sup>

Women do not always obtain the returns from their labour either. For example, in small-scale commercial farming agribusinesses contract with male household heads rather than jointly with men and women, despite the joint work of men and women in the farm enterprise.<sup>48</sup>

Policies and interventions in the agricultural sector need to address gender inequalities in access to productive inputs and services, as well as in decision-making. Gender mainstreaming in rural sector policies is essential to achieving women's economic empowerment.

*Most important, agricultural policies and programmes should challenge long standing gender inequalities at the household level which lead women to carry out unpaid work as family helpers in the agricultural sec-*

*tor.* This will require a long term engagement from development partners, Sida included, as well as multidisciplinary interventions which combine actions in agriculture, education, health, participation, etc. Where gender-aware approaches to agricultural and rural development have been adopted, they have strengthened women's involvement and expanded their decision-making within the family and in society (see the example in Box 7). This is a first step towards the kind of structural change required to provide women with equal opportunities to the returns of their work in the agricultural sector vis-à-vis men.

**BOX 7: THE AGRICULTURE SUPPORT PROGRAMME IN ZAMBIA HAS BEEN EFFECTIVE IN REACHING WOMEN. IT HAS PRODUCED TANGIBLE CHANGES IN GENDER RELATIONS AT THE HOUSEHOLD LEVEL AND ENHANCED WOMEN'S POSITION IN THE COMMUNITY**

The programme was implemented through individual household visits, involving all adult household members: husband, wife and older children. With the guidance of the extension officer, the family jointly developed a household action plan and mobilized resources together. The programme has substantially achieved women's empowerment at household level. Women's access to, and control over, resources and household incomes have increased. Relationships between women and men have been strengthened and their workloads shared. Women's self-esteem and confidence have increased as they have become entrepreneurs and leaders in their home as well as the broader community.

Some of the programme's characteristics and achievements:

- Both husbands and wives participated in workshops, training and exposure visits
- Women's skills were enhanced and productivity increased
- Women gained the confidence to become involved in what traditionally were predominantly male enterprises
- Women attending entrepreneurship training established their own business enterprises.

Source: Sida

# 5. Effective Implementation of WEE Under the Inclusive Aid Effectiveness Agenda/accra Agenda for Action

*Priority:* Promote women's economic empowerment under the new aid modalities and ensure efficiency of women's economic empowerment policies and interventions.

*Strengthening the capacity of finance and economic planning ministries, sector ministries and national women's institutions to address gender issues in their policies and programmes will strengthen aid effectiveness.* Countries need to fulfil their commitment to gender equality goals by undertaking gender analysis within macroeconomic policies and integrating gender equality goals and targets into results frameworks and medium-term expenditure frameworks. While new aid modalities offer opportunities to promote gender equality and women's economic empowerment, progress with integrating gender into these aid mechanisms so far has been dismal; instead, gender equality priorities have disappeared.<sup>49</sup>

The new aid modalities, including programme-based approaches, direct budget support and sector-wide approaches, provide more comprehensive ways for governments and partners to contribute to women's economic empowerment. They allow for integrated responses to issues that cut across several sectors, such as women's economic empowerment. (See Box 8)

## BOX 8: THE FIVE AID EFFECTIVENESS PRINCIPLES ARE ENTRY POINTS FOR COMPREHENSIVE WAYS OF UNDERTAKING EFFECTIVE GENDER EQUALITY WORK.

**Ownership:** national gender equality goals need to be integrated into national development plans at the overall level as well as the sector level.

**Alignment:** donors and recipient governments should increasingly finance implementation of national gender goals and the national gender machinery through the budget; donors should allocate additional financial resources to finance national gender action plans.

**Harmonization:** there needs to be increasing use of joint gender analysis, evaluations and dialogue with partners to monitor progress towards gender commitments and develop joint monitoring frameworks including indicators and targets.

**Result-based management:** gender perspectives should be integrated into planning and budgeting processes; gender indicators and gender-disaggregated statistics are important, as is increased use of gender-responsive budgeting tools.

**Mutual accountability:** donors must continue to support Civil Society Organizations (CSOs) local engagement processes and other accountability actors to follow up on aid effectiveness.

*Better integration of a gender perspective into planning and budgetary processes would facilitate the achievement of women's economic empowerment goals in national strategies.* Overall, the new aid structure should: (i) include adequate funding for programmes addressing women's economic empowerment; (ii) develop accountability systems for governments and donors to track and enhance their contribution to priority areas for women's economic empowerment; and (iii) develop gender-sensitive progress assessments and performance indicators to measure progress on women's economic empowerment. Gender-responsive budgeting provides an entry point to strengthen the monitoring and tracking of the effectiveness of governments' gender work, including that linked to women's economic empowerment outcomes. To be effective, gender-responsive budgeting has to be an integrated part of overall financial reform (See Box 9 and example in Box 10).

#### BOX 9: GENDER-RESPONSIVE BUDGETING INITIATIVES

Gender-responsive budgeting (GRB) is a response to gender-blind, macroeconomic frameworks. The latter do not take account of the social and economic differences between women and men in budget allocations and expenditures. By contrast, GRB attempts to make government budgets at all levels more responsive to gender needs and inequalities and contribute to good governance.

Advantages of GRB:

- GRB builds on undertaking gender analysis as part of the budget preparatory phase and develops knowledge about gender differences that contributes to gender-sensitive budget formulation.
- GRB contributes to analysing the effects of government budgets on the division of unpaid and paid work between women and men.
- GRB requires gender-disaggregated data for analytic purposes and prompt collection of this data is critical for sustainable development.
- GRB tracks compliance with, and effective implementation of, international and national gender equality commitments, and also monitors policy effects at the sector level.

Gender responsive budgeting is a particularly useful tool in the context of improved aid effectiveness for country ownership of development priorities, improved governance and ensuring adequate responses to and tracking of gender equity goals, overall and in specific sectors.

Policy dialogue, which often accompanies budget support, can raise gender issues at the highest levels, especially with finance ministries in recipient governments and with other donors in the harmonization process. Donor budget support is also linked to a national poverty reduction strategy (PRS), a process that often includes public participation in deliberation and negotiation. The formulation of the PRS creates opportunities for women's participation and for raising gender issues.<sup>50</sup>



*New aid modalities and poverty reduction strategies are dependent on improved gender statistics for gender accountability in partner countries.* Improving gender statistics requires sex-disaggregated data to be collected and analysed. Since gender-based factors have an impact on social conditions, allow analysis of participation and contribution to social and economic areas and measurement of the outcomes of women's and men's participation in the economy. National country systems are still facing challenges in building up systems to collect this information.

#### BOX 10: GENDER RESPONSIVE BUDGETING IN MOROCCO

The GRB programme started in 2003 and is considered one of the pillars of budgetary reform. The Ministry of Economy and Finance leads the reform process. In 2009 the annual gender report was produced by 21 departments for the finance bill. The report has become a budget information document that is presented to Parliament.

Several tools have been introduced with the purpose of improving policy formulation and resource allocation through more finely tuned gender analysis and more disaggregated data. The work is undertaken in poverty and social exclusion mapping and disaggregated public expenditure benefit analysis.

Currently, government departments of literacy, non-formal education, health, employment and finance are reviewing specific programmes to make them more gender-responsive and more focused on poverty and inequality, - and to ensure that gender responsive indicators are developed.

Source: UNIFEM

## 6. Conclusions & Recommendations

This working paper has attempted to define women's economic empowerment, its rationale and the scope of work in the context of Sida's engagement within the framework of aid effectiveness. Women's economic empowerment is the most important factor that can contribute to gender equality between women and men. Recent evidence shows that gender equality and women's economic empowerment can also contribute to economic growth, poverty reduction and the fulfilment of human rights and social justice commitments. Therefore, in order for the aid effectiveness agenda to produce successful results, it has to integrate gender goals and targets and address gender equality and women's economic empowerment issues across sectors.

The paper argues that women have to be perceived as economic actors in the developing world, and processes to facilitate their labour market inclusion and productive work need to be enhanced. Improving women capabilities and skills is important to facilitate women's entry into the labour market and their entrepreneurship; facilitating access to land and productive inputs and credit is also fundamental. Removing the barriers to female entrepreneurship will help unleash women's economic potential and will contribute to their empowerment.

However, a one-sided focus on women's productive work will not be enough. This paper, which reflects the approach to economic empowerment advocated by Sida, argues that it is also essential to eliminate structural gender inequalities in the labour market and reduce women's unpaid work. Women need to access remuneration for their work in agriculture, an example of their often unpaid productive work. Furthermore, a redistribution of unpaid care work between women and men is essential, as is a shift from 'women's unpaid care responsibility' to 'collective shared social responsibility'. Providing affordable childcare options must be a priority. Also, working with men to challenge and change gender stereotypes and expand men and women's social roles beyond narrow conceptions of the meaning of gender in today's societies is fundamental to achieving women's (and men's) full empowerment.

Finally, women's economic empowerment also requires increased accountability on the part of institutions and systematic transformation so as to actively promote gender equality and women's rights.

The analysis in the paper identifies the following areas as targets where more work is needed in order to make women's economic empowerment effective under the new aid effectiveness agenda:

- Remove barriers to female entrepreneurship and promote inclusive financial services and trade policies. Sector policies should continue supporting business training, start-up services and mentorship for women linked to micro-finance while promoting measures that set the foundations for a more business-enabling environment and inclusive financial systems.
- Increase women's access to land and property rights and control over land and property rights. Interventions should analyse the interface between law and customary regimes to provide practical solutions to women's weak property rights.
- Address women's time poverty by promoting a more equal sharing of unpaid care work between men and women, as well as gradually increasing the provision of affordable childcare and basic infrastructure.
- Ensure equal access to decent and productive work for both women and men.
- Increase women's access to quality post-primary education and increase enrolment of boys and girls in early childhood education.
- Make vocational training efficient by aligning courses with market demand, design them in a way that decreases occupational segregation; and provide women with skills in emerging areas such as ICT.
- Develop gender-aware youth economic empowerment programmes which work with multi-phased approaches building capacity and social support and establishing links with credit. Programmes should also include child care options for young mothers.
- Promote legislative change to make pensions gender aware in transition and middle income countries and promote conditional cash transfers and other non-labour linked social protection mechanisms in developing countries.
- Mainstream gender in policies and programmes in the agricultural sector as a long-term strategy to address gender inequalities in the rural sector in access to land and key inputs and redress the situation of women's unpaid work in the sector.
- Strengthen the capacity of finance ministries and planning ministries to integrate gender issues in macroeconomic policies.

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Sida works according to directives of the Swedish Parliament and Government to reduce poverty in the world, a task that requires cooperation and persistence. Through development cooperation, Sweden assists countries in Africa, Asia, Europe and Latin America. Each country is responsible for its own development. Sida provides resources and develops knowledge, skills and expertise. This increases the world's prosperity.

## Women's Economic Empowerment: Scope for Sida's Engagement

This working paper attempts to define women's economic empowerment, its rationale, and the scope of work in the context of Sida's engagement.

Sida defines women's economic empowerment as the process which enables women to make strategic life choices. Women's economic empowerment can only be achieved through equal access to and control over critical economic resources and opportunities, and the elimination of structural gender inequalities in the labor market including a better sharing of paid and unpaid work between men and women.

This paper recommends specific interventions to directly increase women's access and control of economic resources in the areas of entrepreneurship and private sector development (key area 1); land and property (key area 2); labor markets and decent work (key area 3). It also recommends interventions which tackle the causes of women's economic discrimination by addressing women's unpaid work and family responsibilities (key area 4); human capital (key area 5); social protection services (key area 6); and agriculture and rural development (key area 7).

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