



Gender equality is achieved when women and men, girls and boys, have equal rights, life prospects and opportunities, and the power to shape their own lives and contribute to society.

GENDER TOOL BOX [THEMATIC OVERVIEW]

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

The Gender Tool Box gathers knowledge material and method support on gender equality in the form of Tools, Briefs and Thematic Overviews.

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Summary

Women's economic empowerment is one of the most important factor contributing to equality between women and men. A specific focus on women is necessary given that women are a majority among economically disadvantaged groups. For this reason Swedish development cooperation prioritises support for women's economic empowerment, as part of its overall development programming.

This thematic overview aims to generate a structured debate and dialogue on the subject of women's economic empowerment. Its objective is to define the scope of operational programming in the context of Sweden's engagement with partner governments and institutions. Gendered power structures and social norms lock both women and men in positions that limit their productivity and ability to make choices to improve their situation. However, for the purpose of this paper we discuss the economic empowerment of women, while stressing the need to work with men – as partners to women or sometimes due to their own disadvantage.

Empowerment refers to the process of change that gives individuals greater freedom of choice and action. The development of economic empowerment for women is contingent upon available resources and whether women have the skills to use them. Moreover, it depends on women's access to economic opportunities and control over their economic benefits. 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 will require structural change within social institutions to actively promote gender equality and women's rights.

In contexts of conflict and post-conflict, the challenges for women's economic empowerment deepen. This is because of the low priority of gender related development objectives in the political agenda of reconstruction and limited implementation capacity of different actors (e.g. government, civil society). However, there is often an increased awareness of the opportunities for women's economic empowerment in times of conflict and post-conflict, which includes a chance to change discriminatory gender norms of the past. Furthermore, there is the potential contribution of women's economic empowerment to strategic development goals and new economic prospects for women, building on their new economic roles acquired during the conflict.

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. 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. It is 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 the seven key areas, which will strengthen women's position as economic actors.

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.

SUMMARY OF KEY AREAS

Entrepreneurship and private sector development

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

Access to land and property rights

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

Productive employment and decent work

Priority: Promote full and productive employment and decent work for all.

Unpaid care work

Priority: 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.

Education and skills development

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

Social protection

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

Agriculture and rural development

Priority: Recognise and remunerate women in their critical role as agricultural producers.

1. Introduction

Women's economic empowerment is a priority in promoting gender equality and women's rights in Swedish development cooperation. To guide this support Sida has developed the following strategic framework, outlining the conceptual and operational dimensions of 'women's economic empowerment'.

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 is essential to reduce poverty. The World Bank argues that addressing gender inequalities with women's economic empowerment is 'smart economics'.¹ They argue that greater gender equality enhances productivity, improves development outcomes for the next generation, and make institutions more representative. Women represent 40 percent of the global labour force, 43 percent of the world's agricultural labour force and more than half the world's university students. Productivity will thus be raised if their knowledge, skills and talents are used more fully. The World Bank further states that greater control over household resources by women can enhance countries' growth prospects by changing spending patterns in ways that benefit children. In fact, improvements in women's education and health have been linked to better outcomes for their children in countries as varied as Brazil, Nepal, Pakistan, and Senegal. The third message from the World Bank is that empowering women as economic, political and social actors can change policy choices and ensure more representative decision-making.²

Gendered power structures and social norms lock both women and men in positions that limit both their productivity and their ability to make choices to improve their situation. Gender equality benefits both men and women, but as women are economically marginalised to a greater extent, this paper focuses on women's economic empowerment. This does not mean that we are overlooking the need for empowering certain groups of poor men or the need for addressing men in their relationship to women (i.e. husbands allowing women to earn income, fathers encouraging girls' secondary schooling etc.) which is often a central aspect for successful results.

In addition, while other aspects of empowerment are not the focus of this paper, it advocates for a holistic approach to economic empowerment. This approach recognises the importance of political, social, sexual and reproductive health 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 conclusions and recommendations.

This thematic overview is a revised version of *Women's Economic Empowerment: Scope for Sida's Engagement*, written by Annika Törnqvist and Catharina Smith and published by Sida in 2009. It is part of the new and updated Gender Tool Box. The revised changes in the new edition include among other aspects a conflict and post-conflict perspective.³

2. What is Women's Economic Empowerment?

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, as well as the elimination of structural gender inequalities in the labour market including a better sharing of unpaid care work.

Women's economic empowerment is seen today as one of the most important factor contributing to equality between women and men. Economic security 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 families and their own wellbeing. Economic empowerment of women is a matter of human rights and social justice.

Conceptualising women's economic empowerment. A common definition of empowerment encompasses both the process of change that enables individuals to have greater freedom of choice, as well as the actions and choices that the individual makes.⁴ 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".⁵ 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 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.

Conflict and post-conflict regions and countries present unique characteristics regarding their socio-economic, political, governance and security environments. Such conditions need to be taken into account when addressing the issue of women's economic empowerment in these societies. They result in unique challenges, as well as opportunities for the application of a women's economic empowerment approach. Any framework to analyse women's economic empowerment therefore needs to be interpreted in the light of the facts on the ground in conflict and post-conflict situations.⁶

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 knowledge and 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.

Women's Economic Empowerment



In reality, women face obstacles throughout this process and overcoming many of them require society to actively reduce gender discriminatory norms and practices, as well as ensuring that public institutions are accountable for putting gender rights in to 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 are examples of factors that limit women's ability to access and enjoy the returns on their work. Further constraints are diminished health – including problems related to reproductive health or caused by gender-based violence. All of these factors are often accentuated in contexts of conflict and post conflict.

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.

EQUAL ACCESS TO RESOURCES DOES NOT ALWAYS TRANSLATE INTO EQUAL RETURNS

A study by the World Bank and the ONE Campaign shows that a key barrier for female farmers across Africa is accessing effective labour. When female farmers deploy male labourers on their plots, these male labourers generate lower returns for female farmers relative to male farmers. This could suggest that women may not be able to afford to pay as much as men for effective farm workers; that cultural norms may mean that these labourers work harder for a male supervisor; and/or that women's time constraints (due to their household roles) may affect their ability to supervise their farm labourers.

Källa: World Bank (2014). "Leveling the Field. Improving Opportunities for Women Farmers in Africa". Washington, DC: World bank

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 the young, old and sick members of the family. 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.⁷

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 roles and stereotypes is important for economic empowerment of both, as it expands women and men's opportunities to provide for themselves. Addressing the gender stereotyped division of labour that condemns women to carry out the bulk of unpaid work provides men with opportunities to develop care-giving aspects of masculinity. It allows men to combine family and work, and engage in the care of their children and other family members. It also increases opportunities for them to take up non-traditional male jobs and increases their options for income-generating work. Overall, increasing women's 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 household, addressing gender norms and practices are central to achieving 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. It also entails non-discriminatory legal frameworks. 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 Support 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. 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.⁸ 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. Women's increased participation in the labour force also stimulates economic growth, in the short term through increased consumption and in the longer term through differential savings.⁹

*Gender inequalities lead to sub-optimal resource allocations and limit economic growth.*¹⁰ 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

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 education¹¹. 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 per cent per year would have doubled economic growth over that period¹².
- 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 poverty¹³
- In Burkina Faso, similar access to fertilizer and labour for women farmers that men have would increase agricultural output between 10 and 20 per cent¹⁴.

to discrimination and inequalities in the labour market reduce the value of production and thus have a negative impact on GDP. By contrast, gender equality in labour market participation reduces poverty and increases inclusive pro-poor growth.

Why focus on women? Gendered power structures and social norms lock both women and men in positions that limit their productivity and their ability to make choices to improve their situation. Gender equality benefits both men and women, but women are more marginalised as economic actors, so this paper focuses on women's economic empowerment. This does not mean that we are overlooking the need for empowering certain groups of poor men.

In some settings it is necessary to have programmes that include both women and men while acknowledging their gender-specific needs. The economic marginalisation of specific groups of men is a key factor to men's use of violence and to men's migration for work. These are realities that leave men vulnerable, but also directly affect the lives of women and children. Despite the benefits that gendered economic norms 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 some cases, men in the household may oppose their wife's economic empowerment, often due to social norms. Including such men in programmes through awareness-raising, community meetings or other activities may prove successful in achieving results for women. In countries as diverse as Ukraine and Ethiopia, Sida has funded programs (Chamber Trade Sweden and LANN Development) addressing women's entrepreneurship, targeting husbands with interventions on how to become better fathers and for them to take more responsibility in the household. This was because the men were complaining that they could not manage their house and their kids at home when the women were working outside the home.¹⁵

Economic empowerment also enhances women's family-planning possibilities and slows the spread of HIV & AIDS. Empowerment entails an expansion of women's choices, including those in the domain of sexual and

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

- Social norms and expectations prevent unemployed men taking-up jobs considered to be 'women's work'.
- Feminisation of labour (e.g. nimble fingers with textiles and electronic components) in the context of trade liberalisation undermines male livelihoods.
- 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 study¹⁶ 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. It also reveals the deep shame associated with men being unemployed and not being able to support their families, particularly in the lowest income settings.

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 also to reduce the transmission of HIV.¹⁷

Women's economic empowerment is intrinsically linked to gender-based violence. Women's improved economic situation provides opportunities to escape exploitative relationships at home. It breaks the economic dependence on a partner that is often at the root of domestic violence. However, there is also some evidence of how economic empowerment has led to increased gender-based violence. Female access to credit or land for example may be perceived by male members of the family as challenging the existing gender order within the household. Domestic violence can arise as a backlash effect to women's new activities in the economic arena. It can therefore be important to address risks for increased violence and ensure support for survivors of violence, as well as to include male relatives in activities as a preventative measure.¹⁸

EVIDENCE OF 55% DECREASE IN GENDER-BASED VIOLENCE IN MICRO-FINANCE PROJECT

The experiences from the project IMAGE (Intervention with Micro-finance for Aids and Gender Equity, South Africa), indicate that gender-based violence can decrease. Although women's lack of economic and social empowerment is a risk factor for women's vulnerability to HIV and violence, there are relatively few interventions that also include women's empowerment.

IMAGE aimed to change that with a combined poverty-focused micro-finance initiative that targeted the poorest women in communities, with participatory training, institution building and community mobilisation on HIV, gender norms, domestic violence and sexuality. A rigorous evaluation measured past years' experience of intimate partner violence and nine indicators of women's empowerment. Qualitative data on changes occurring within intimate relationships, loan groups, and the community were also collected.

After two years, the risk of past-year physical or sexual violence by an intimate partner was reduced by more than half (55%). Improvements had been made in all nine indicators enabling women to challenge the acceptability of violence, expect and receive better treatment from partners, leave abusive relationships, and raise public awareness about intimate partner violence.¹⁹

Gender-based violence is probably one of the most important obstacles to women's economic empowerment in conflict and post-conflict countries. There is wide-ranging evidence of the large extent of gender-based violence during and after conflict.²⁰ It severely impacts women's mobility, as well as their access to and ability to market resources.

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.²¹ One additional year of education for girls can reduce infant mortality by as much as 10 percent.²² 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 immunised²³. 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.²⁴

Finally, there are many challenges to promoting and implementing a women's economic empowerment approach in conflict and post-conflict countries. Gender issues may not figure prominently in the political agenda of reconstruction. Armed conflict usually results in economic, political, and social breakdown. In the immediate aftermath of conflict, government priorities tend to focus on rebuilding infrastructure, providing basic services and restoring the economy. This is, generally, a daunting task which requires the efforts of all sectors of society and all areas of government. In this context of limited resources and multiple demands, gender equality and women's issues may not be perceived as a priority in the political agenda of reconstruction. Under these circumstances the implementation of a women's economic empowerment approach, at least at the policy level, may be difficult. Other actors, such as civil society, will need to take the lead in promoting women's economic empowerment issues.²⁵

4. Key Areas for Women's Economic Empowerment

Addressing women's economic empowerment requires a combination of interventions aimed 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, as well as the gradual development of options for childcare solutions.

Work in seven key areas contributes 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 knowledge, skills and values 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 a large proportion 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.

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.²⁶ 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.²⁷ 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. Thus women tend to continue being small actors in economy, and have difficulties moving on to the level of growing and sustainable business. They face multiple obstacles that diminish their opportunities and potential as business women and entrepreneurs. They have limited access to education and skills training; moreover, they are less likely to be members of business associations. Women generally have less freedom to select their business sector, and are subject to discrimination through property, marital and inheritance laws.²⁸ Many rely on personal savings, or on contributions from relatives, to fund their enterprises. Without property ownership

they lack collateral to access credit from formal financial institutions.²⁹ 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 a knowledge base about local entrepreneurship and its characteristics, including the challenges confronting each group in different settings. By this means, women's and men's equal access to economic resources and business support to start, formalise and expand their businesses can be ensured. (See Box 4)

GENDER-SENSITIVE ENTREPRENEURSHIP PROGRAMMES – THE EXAMPLE OF ILO WOMEN'S ENTREPRENEURSHIP DEVELOPMENT AND GENDER EQUALITY (WEDGE)³⁰

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 increase 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.
- Developing tools and support services for women entrepreneurs.

In order to be successful, sector policies need to continue supporting business training, start-up and growing business services and mentorship for women linked to micro-finance. They also need to promote measures that set the foundations for a more business-enabling environment and inclusive financial systems. Many programmes that exist throughout the developing world 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.

Information and communications technology (ICT) is increasingly important for entrepreneurship. Mobile phones are used for banking and micro-finance services, as well as for information on weather, agriculture and market prices. Smart phones are becoming the main means for poor people in low and middle-income countries to access the internet. Women and girls often have less access to new technology, than men and boys. Women's entrepreneurship and usage of different forms of ICT can be encouraged simultaneously and be mutually reinforcing. Moreover, female participation in ICT development is an important aspect.

Access to non-collateralised 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.

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 economy has persisted and grown, and a notable trend is the expanded use of women as subcontracted labour or home workers.³¹ Trade liberalisation may lead to contest 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 minimise 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 adjustments that might follow. Similarly, infrastructure investments, career guidance, enhanced employability and investments in human resources, as well as increased access to credit should be promoted. Female participation in trade negotiations should also be encouraged.

Finally, unemployment tends to be unusually high in post-conflict settings, as is the level of informality in the economy. In many conflict and post-conflict societies, as a result of economic breakdown, markets do not work and the private sector is almost non-existent. Infrastructure is depleted with large consequences on women's ability to access markets.³²

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. When we in this section talk about property rights this also includes the right to farm. We

are aware that the forms of ownership, including usership, vary substantially across the world, and that access to and control over land and property rights have different meanings and applications in different contexts. 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 norms and pressure. As a result, women's economic security is weak and uncertainty leads to low incentives for women to invest in the land.

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. In Uganda, women are the main cultivators, but they own only 7 percent of the land.³³ In Cameroon, women do more than 75 percent of agricultural work, but hold less than 10 per cent of land certificates.³⁴ 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 realise 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-making. 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 to secure 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. Female-headed

households should specifically be identified and women awarded their own titles. Either way, legal systems must recognise 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.

Access to land, property and other productive resources becomes more complicated or sometimes impossible during and after conflict. There are several reasons for this. Essential infrastructure may have been destroyed or affected by landmines. In addition to this, reciprocal support groups might have been undermined by displacement, divorce, death, or mistrust. The breakdown of markets and services may reduce access to credit and agricultural inputs. In displacement and during conflict, women and men usually lose access to land and other assets. When access to land is arranged through the family, and the returnees do not return to the place of origin, the problem becomes even more acute.³⁵

PRODUCTIVE EMPLOYMENT AND DECENT WORK

Priority: Promote full and productive employment and decent work for all.

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 found in the informal economy and/or subsistence-oriented activities. Where living and working conditions in these zones are often very harsh, with long working days, and with little potential for job security informal employment is not necessarily bad as the informal economy provides millions of people with incomes and daily bread. However, the reasons behind informality need to be understood in order to support formal job creation and the formalization of informal jobs in an appropriate gradual process. 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”. Globally, women’s wages are on average 70–90 percent those of men’s wages.³⁶ Women in the labour market often face difficulties in returning to employment after maternity leave, as well as have difficulties in holding on to employment productive and decent. Insufficient maternity leave and wide differentials in wages paid to women and men are usual in many transition economies, middle-income as well as high income countries.

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 recognised that decent work is not guaranteed by economic growth, and specific policies are needed to make that happen. Sector analysis is of great importance for enhancing decent work opportunities for women and strengthening their economic empowerment. For example, examining opportunities for improvements in working conditions and productivity increases in agriculture and supply and value chains. This can 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 help adults in the family to 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 organisation 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 child care, parental leave, flexible work hours, job-sharing and individualised working hours have been instrumental in facilitating women's economic participation in industrialised and middle-income countries. Finding appropriate solutions and policies in low-income countries will be instrumental to women's economic empowerment. Employers, trade unions, civil society organisations 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.

MATERNITY RIGHTS IN ETHIOPIA'S PUBLIC WORKS PROGRAMME³⁷

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.

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 well represented in trade unions.³⁸ 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 many low and middle-income countries. Supporting and organizing women in the informal economy is thus of critical importance for promoting productive and decent employment for women.

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 skills 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 6)

Women's participation in the informal sector increases significantly in conflict and post-conflict settings. Changes in gender roles during conflict can contribute to an expansion of the economic opportunities for women. In some post-war countries, the need for human resource development is so

strong that women are encouraged to take employment, even if it contradicts traditional gender roles. However, most of these opportunities tend to be in the informal economy. Commonly before conflict many more men than women work outside the home, whereas conflict forces both women and men to find incomes. Often, a certain “feminisation” of the informal employment takes place. After conflict, many women continue with their informal activities, often because they have no other options.³⁹ Men are often unable to find employment and this frustration adds to high levels of intimate partner and household violence. Moreover, women’s pressing need to provide for themselves and their families can force them to employ transactional sex, or sex as a bribe as a livelihood strategy. A study of adolescent girls and young women in Monrovia (Liberia) showed the extent to which prostitution was widespread, and culturally accepted as just another means of livelihood among this population group.⁴⁰

ECONOMIC OPPORTUNITIES DURING CONFLICT AND POST-CONFLICT

- In Cambodia and Guatemala women profited from the introduction of new employment opportunities, for example in the tourism industry.⁴¹
- In the former Yugoslavia, women became itinerant traders and created women’s networks to transfer money and goods, exchange homes, and provide jobs and medicines.⁴²
- During the conflict in Somalia, there was a burgeoning of women petty traders, which led to cooperation among women from different clans, pooling their resources and strengths, and improving their coping ability.⁴³

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 most countries. Global data indicate that women spend two to four times the amount of time as men do in childcare. A 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.⁴⁴ Factors such as the increase in the number of female-headed households 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 a main reason behind their lower rates of participation in

the paid labour force, as well as lower pay. Studies from countries as diverse as the Kyrgyz Republic⁴⁵ and Brazil⁴⁶ 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.⁴⁷

BOX 7: THE ILO CONVENTION ON WORKERS WITH FAMILY RESPONSIBILITIES, ADOPTED IN 1981⁴⁸

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.

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.⁴⁹ 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. It urges governments to implement measures to address gender inequalities through legislation, incentives and other measures.⁵⁰

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.

BOX 8: CHILDCARE PROMOTION IN KENYA⁵¹

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 that allows parent associations, religious and welfare organisations, private firms and individuals to cooperate in the financing and management of these units

Conflict and post-conflict situations present challenges and opportunities for women's increased control over their earned income. Displacements, and the increase in female headed households are situations in which women can gain some independence from their male counterparts. For example, men's attempts to restrict women's mobility may be difficult to enforce in displacement camps and this allows women to gain a wider circle of experiences and establish links with other women's groups⁵². Women's increased independence may also allow for an increased control over their own resources. Nevertheless, factors such as increased domestic violence in conflict and post-conflict situations can limit women's intra-household decision-making and their ability to control income.⁵³

EDUCATION AND SKILLS DEVELOPMENT*Priorities:*

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

Education policies intended to promote women's economic empowerment should prioritise post-primary education and promote early childhood education. Primary education provides a solid foundation on which to develop human resources, 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.⁵⁴ Higher levels of education increase women's chances of formal employment and 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.⁵⁵ 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 should be a priority for education interventions. Furthermore, investment in early childhood education frees women and girls from childcare 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. It leads to better-paid work, offers opportunities for career advancement and increases the number of women in occupations outside traditional female fields. Vocational training offers viable options for girls unable to pursue higher education and for women who lack formal education and improves their economic status. Studies show that women are more likely to succeed in finding employment if training programmes are multi-dimensional

– that is, develops technical skills as well as job-readiness skills, and supports 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.

BOX 9: NON-TRADITIONAL VOCATIONAL TRAINING IN HONDURAS

The Honduras Social Fund project that trained women in a variety of construction related skills has been effective. One of the many reasons it worked has been that it also built up men's capacity to accept women's participation in this field.⁵⁶

*The low level of education and professional skills in conflict and post-conflict situations among women, both ex-combatants/women associated with the armed forces and civilians hampers their economic reintegration.*⁵⁷ Some ex-combatants' wives, living for year in army barracks or following the soldiers during the struggle, may lack all sorts of productive skills. Girl-combatants were probably not able to finish school, and thus their level of education is low. In addition, when they return to their communities, they cannot enter the normal school class for their age. Many of them, feeling ashamed, leave school.⁵⁸ In Liberia for example, 14 years of civil conflict have left an entire generation without schooling. On the positive side, conflict and displacement may force women to develop new skills and engage in new income-generating activities.⁵⁹

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 emphasise, 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 relationships, including on sexual and reproductive health and rights, between girls and boys.

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 strategies gradually starts with entry level activities in a safe, supportive environments that progress to vocational training and eventually lead 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 skills training and education for young mothers. This entails finding solutions for childcare.

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 situations and working conditions of women and men. Social protection schemes should not be linked to full-time formal employment only, as this means that many women are excluded from unemployment benefits, old-age pensions and childcare benefits or receive only minimal welfare support. Social protection should fulfil women's economic and social 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 economies. Social protection schemes, for example pension schemes, should recognise the specific situations of many older women, due to their lack of official earned income, and give them specific economic support. Similarly, social protection systems need to recognise the economic rights of family members contributing with unpaid work to the household economy. 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. Old age pension is an important source of income for elderly low-income women and men in many partner countries. Integrating gender perspectives in the design of pension schemes is essential to avoid excluding large numbers of women. Females generally have a longer life expectancy than males, thus women will draw pensions for a longer period of time than men. 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. 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 future pensions.

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 benefits. Pension schemes also need to be designed so as to give women and men the same opportunity to reach the full contribution period, 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 universal pension schemes, making a pension a source of income even in poorer countries.

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. Work-based traditional social protection schemes tend to exclude women. A life-course approach to social protection that recognises 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 as a worker's right. Structured under this principle, social protection schemes can reach women and men working in the informal sector; 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.⁶⁰ Community-based social protection schemes are also effective in reaching informal sector workers including women (see Box 10).

BOX 10: 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 organisation.⁶¹

Cash transfers are an effective mechanism to reach and protect women and girls.

Cash transfers are increasingly used for social protection of the poorest households. Conditional Cash Transfer schemes, which channel money to households on the condition of household investment in the education and health of girls, have proliferated in many low 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. It actively contributes to building basic human resources and is an important stepping stone in the process of skills development, labour market participation and the seizing of economic opportunities.

The social protection agenda in conflict or transitional situations may include the restoration of access to basic commodities and services for whole communities. This is not to ignore the issue of specific vulnerabilities, but to recognise that the relevant "unit of analysis" in thinking about social protection may need to be bigger than the individual or household – and that access to services, in particular, depends on there being services to access. The major imperative to restore effective basic services and ensure basic food security is a matter of priority. Nevertheless, as the situation stabilises, gender concerns on access to services and support mechanisms can be broached.

How this should be managed, and what forms of vulnerability should be recognised through special safety-net arrangements, is less clear. So too is the relationship between the humanitarian relief – which typically continues beyond the cessation of formal hostilities – and social protection mechanisms. The often dilapidated state of government services in the aftermath of conflict complicates these issues, as does the urgent requirement for radical macro-economic and governance reform. While these transitions may be externally supported and heavily subsidized in the short-term, constraints on public expenditure

and the problem of raising adequate revenue from taxes may give little scope for generous public welfare provision in the medium term.⁶²

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. 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 maize increasing by 28 percent, beans by 80 percent and potatoes by 84 percent⁶³. In Burkina Faso it is estimated that if women had the same access as men to fertilizer and labour, agricultural output would increase by between 10 to 20 percent.⁶⁴ Increased investments that provide women farmers with greater access to resources, inputs, markets, information and technologies that can help reduce poverty, both 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 its 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 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.⁶⁵ The shift to agribusinesses with contracts with smallholders and the work of NGOs in developing rural livelihoods also needs to be scrutinised with a gender lens. For example, in small-scale commercial farming agribusinesses, contracts are often signed with male household heads, rather than jointly with men and women, despite the shared work of men and women in the farm enterprise.⁶⁶ 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 for 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 sector. 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 11). This is a first step towards the kind of structural changes required to provide women with equal opportunities to get equal returns of their work in the agricultural sector vis-à-vis men.

BOX 11: EMPOWERING WOMEN AT HOUSEHOLD LEVEL

The agriculture support programme in Zambia 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 mobilised 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 has increased as they have become entrepreneurs and leaders in their home as well as in the broader community.

Some of the programme's approaches 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. FO

5. Conclusions and Recommendations

This thematic overview 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 one of the most important factors that can contribute to gender equality between women and men. Evidence shows that gender equality and women's economic empowerment contributes to economic growth, poverty reduction and the fulfilment of human rights and social justice commitments.

It is argued 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 enhancing 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.

The approach to economic empowerment advocated by Sida, argues that it is also essential to eliminate structural gender inequalities in the labour market, reduce women's unpaid work and improve access to SRHR services. 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 aid effectiveness agenda:

- Remove barriers to female entrepreneurship and promote inclusive financial services and trade policies. Sector policies should continue support business training, start-up services, mentorship and woman-to-woman support 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 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 rights to property.
- 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 primary and post-primary education and increase enrolment of boys and girls in early childhood education.
 - Improve women and girls access to SRHR services, including meeting unmet needs for fertility regulation.
 - 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 pension schemes gender and age 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.
 - Engage men and boys in women's economic empowerment, especially in relation to sharing of unpaid work and equitable household decision-making.
 - Promote women's economic empowerment as part of post-conflict and peacekeeping.

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