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# Women's Economic Empowerment: Key Issues and Policy Options



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# Women's economic empowerment: Key issues and policy options

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**Women's economic empowerment**

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# Foreword

Women's economic empowerment is a top priority in the work to reduce poverty. Women must be viewed, just as men are, as economic actors as well as obvious and necessary agents of change.

There is a growing understanding that, as the world is facing an unprecedented economic crisis, there will be serious consequences for women in poor countries and their children. These include higher infant mortality, more girls being withdrawn from school, and reduced women's income. At its heart lies the unequal nature of the economic structures of markets and financial systems which restrict women's economic opportunities compared to men's.

Sweden firmly believes in promoting women's economic empowerment to address these inequalities. This crisis provides an opportunity to redress structural economic inequalities in existing systems, and to formulate policies and new structures that lead to a more equal outcome where both women and men will benefit. If managed correctly, addressing women's economic empowerment will help the world emerge with a healthier pattern of growth, and on a faster track towards poverty reduction and development.

The Ministry for Foreign Affairs and Sida are launching a series of papers addressing various aspects of women's economic empowerment in order to generate and disseminate knowledge on this important matter. We hope these papers will inspire further work on empowering women as economic actors.

Sincerely,



Tomas Danestad  
Head of Bank Group  
Ministry for Foreign Affairs



Susanne Wadstein  
Head of Gender Equality Team  
Sida

# Executive summary

This paper argues strongly that the values that underpin the arguments for women's empowerment are exactly the kind of values that we might want to help us on our way in the current economic crisis. They include respect for human rights and social justice, the central importance of human capital and human capabilities – including women's own – and the need for more balanced processes of growth. Women's economic empowerment, which is an entry point into other forms of empowerment, will allow them to bring these values into the construction of an alternative to the current structure.

The central argument of the paper is organised around the limits to markets as a means of overcoming 'durable inequalities' which reflect long-established power relations and the need for public action by states and civil society to address these underlying causes. The paper sketches out a number of areas where policies could make a difference, including a difference on the terms on which women can participate in, contribute to and benefit from processes of economic growth. They include:

- Building women's human capital and capabilities so that they enjoy higher returns to their labour efforts
- Redistributing reproductive responsibilities through labour-saving technologies, affordable and reliable care facilities and strengthening the caring role of fathers
- Equalising property rights, including land, housing and associated resources
- Mainstreaming women into the financial system, perhaps more necessary now than ever before
- Promoting gender-aware social protection in increasingly insecure markets, again something that the present crisis has brought to the forefront.

In addition, the paper suggests a number of cross-cutting interventions which would promote the effectiveness of each of these areas: the importance of collective capabilities to promote women's participation in civil society and politics; research and information to track progress; and financial resources necessary to achieve this progress.

# 1. Introduction

This paper maps out some of the key issues of women's empowerment. The structure of the paper is as follows. The first section offers a definition of women's empowerment and lays out the rationale for focusing on *economic* pathways to empowerment. The second section argues that, while current policies give a central role to market forces because of their perceived efficiency in generating economic growth, there are serious limits to market forces as a means for overcoming durable inequalities in the terms on which different social groups gain access to, and participate in, market-based opportunities. Gender is one of the most durable of these inequalities. . Consequently, while women's access to market opportunities are likely to be critical to their economic empowerment, there is an important role for other social actors, including the state, civil society, the corporate sector and the donor community in tackling the underlying causes of gender inequality which curtail the transformative potential of market forces. The third and final section of the paper lays out broad areas of interventions that might help to address these underlying causalities.

## 2. The rationale for women's economic empowerment

There are many ways to define women's empowerment but for the purposes of this paper, I will define it in terms of the processes of change through which women expand their ability to make strategic choices about their lives and to participate on equal terms with men in bringing about desired changes in the society in which they live. It is widely recognised that empowerment is a multidimensional process, encompassing changes in the political, social and economic spheres of life and that these different dimensions of empowerment are closely inter-related so that significant changes in one dimension is likely to generate changes in others.

Women's *economic* empowerment relates to the enhancement of women's capacity for strategic choice and agency in the sphere of the economy *and* to the possibilities this opens up for change in other spheres of their lives. It thus offers policy makers one of a number possible entry points into broader processes of empowerment.

There are a number of arguments as to why a focus on women's economic empowerment is important. First of all, gender inequalities in the division of labour between paid and unpaid work, women's primary responsibility for unpaid care work within the home, and the associated inequalities in access to valued resources and opportunities are at the core of women's subordinate status in society. They leave women dependent on male provision for themselves and their children, or else forced to compete in markets for their labour, goods and services on highly disadvantaged terms. Their disadvantaged status in the market place in turn reinforces women's lack of strategic agency, both in relation to their own lives as well as in the wider society. *The economic empowerment of women is thus a matter of human rights and social justice.*

The economic empowerment of women is also critical for human development. There is now a well-established body of evi-

dence to suggest that women's economic empowerment, their access to and control over valued resources, has strong positive implications for the well-being of the family, including their own and their children's well being. It increases the chances that they will seek family planning and reproductive health services, ensure the survival, health, nutrition and education of their children and, in certain contexts, reduce gender inequalities in household resource allocation. *The economic empowerment of women thus contributes to the development of human capital and human capabilities, including their own.*

The economic empowerment of women matters for poverty reduction. While early generalisations in the gender and development literature that female-headed households are always necessarily the 'poorest of the poor' has been challenged by subsequent studies, these studies have also served to establish that households that rely solely or primarily on female earnings (ie. female-maintained households) tend to be over-represented at the lower end of the income distribution. This is not surprising. If women have lower levels of education and skills, if they face discrimination in markets for the sale of their goods, services and wage labour as well as in their access to assets, technology and financial services, their efforts to earn a living for themselves and their dependents are likely to be rewarded more unfavourably than those of men with equivalent characteristics<sup>1</sup>. Conversely, lower income households with male or joint headship are very generally able to rely on women's earnings to keep their households above the poverty line or to prevent from declining into poverty in times of crisis. *Investing in women's economic resources helps poor household to weather crisis and increases their chances of moving out of poverty.*

Finally, women's economic empowerment is essential if they are to participate in, contribute to and benefit from growth processes on terms which recognize the value of their contributions, respect their dignity and make it possible for them to negotiate a fairer distribution of the benefits of growth. *It therefore brings about a more balanced process of growth.* However, this will not be achieved merely by increasing women's access to resources. We know from experience that it is possible to improve women's access to land, to jobs, to credit and so on in ways which are demeaning and exploitative and do little to challenge their subordinate status within the home. We are interested in forms of access which represent a *substantive* expansion of women's life options and capacity of agency. This is unlikely to occur through market forces alone.

# 3. The limits to markets as a route to economic empowerment

In a recent paper for the OECD-DAC Poverty Network, we pointed out that the OECD's key policy messages for pro-poor growth (OECD 2006) offers considerable scope for considering strategies for the economic empowerment of men and women living in poverty (Eyben, Kabeer and Cornwall, 2008). While economic growth has long been seen as an important route to poverty reduction, the report gives cognisance to new evidence that *patterns* of growth matter as much as its *pace*. Recent studies have shown that inequalities, particularly inequalities in the distribution of assets, shape the distribution of growth outcomes. The higher the initial inequalities in the distribution of assets, such as education, land or capital, the less likely it is that a particular growth path will lead to declines in poverty. Consequently, while the report gives centre stage to markets and private enterprise in economic growth processes, it also recognises the need for specific policies to increase people's access to markets in land, labour and capital and for investments in basic social services, social protection and infrastructure. The report pays explicit attention to the enhancement of women's market access.

The attention given to inequality in current policy thinking, and reproduced in the OECD report, is a welcome addition to a policy agenda that was largely driven in the 1980s and 1990s by economic growth, on the one hand, and dollar-a-day poverty reduction on the other. However, simply asserting the need to improve access to different markets does not adequately address the barriers that have blocked access to, and participation in, these markets for large sections of the world's population throughout a period that has been dominated by free market ideas and practice. It fails to confront head-on the accumulating evidence that market forces cannot on their own dissolve the 'durable inequalities' in rules, norms and assets that perpetuate the disadvantaged socio-

economic status of certain categories of the populations of different countries (World Bank, 2006). Markets tend to reproduce such deep-seated inequalities, rewarding the powerful and penalising the weak. Those who enter the market without assets must rely on their physical labour to meet their daily needs. They are seldom in a position to negotiate the price of their labour or opt for leisure if they do not receive their asking price. They rarely generate a sufficient surplus from their efforts to benefit from access to land or capital markets. Nor do they have the mental security and peace of mind to take the risks necessary to break out of their poverty traps. By contrast, those with considerable assets at their disposal are not only in a position to determine the price at which they will engage with the market. They are also better positioned to take advantage of any new opportunities that may emerge – and to close off such opportunities to those with fewer endowments.

Market inequalities reproduce themselves because what underpins them are inequalities of power. Those with power are better able to frame ‘the rules of the game’ to protect their own privilege. Or, in many cases, to ignore the rules of the game they themselves have framed (for example agricultural subsidies in the OECD). Inequalities in resources and opportunities are most resistant to change when they represent the historical evolution of patterns of disadvantage which have been reinforced by past state policy and persisting social discrimination.

It is evident that gender defines one of the durable forms of disadvantage in the economy and that this has not been eroded by women’s increasing access to paid work. The striking increase in women’s labour force participation in recent decades reflects a combination of forces, including rising rates of education, falling fertility, declining family size and changing aspirations for themselves and their families that have made it both possible and desirable for women to take up paid work. Women have been ‘pushed’ into the labour market by the decline in agricultural production and growing levels of landlessness, economic recession, structural adjustment programmes and the rise in the cost of living associated with the privatisation of public welfare services and withdrawal of subsidies (UNRISD, 2005; Chen et al., 2004). They have also been ‘pulled’ into the economy by the opportunities generated by trade liberalisation and export-led manufacturing (Heintz, 2006).

Unfortunately, this feminisation of paid work has occurred at a time when paid work is itself becoming increasingly informal as

the result of the deregulation and liberalisation of economies around the world and the need for countries to compete in increasingly global markets. These processes have not been gender-neutral: not only are women 'crowded' into limited gender-specific segments of the labour market, but these segments tend to be characterised by what the ILO terms 'atypical' work. In the OECD countries, women are more likely than men to be in part time and temporary employment. In the poorer regions of the world, where informal employment makes up between 50–75% of total non-agricultural employment, women are disproportionately concentrated in informal work, both self-employed and waged. They are more likely to be in home-based or small to medium enterprises trading in specific goods. They are more likely to be classified as 'unpaid family workers' than men: the global estimates are 25% compared to 11% but with higher percentages and wider disparities in poorer countries. In south Asia for instance it was 59% and 18% respectively while in SSA it was 35% and 18%.

They are more likely to be unemployed than men. The global estimates are 6.4% compared to 5.7% but are likely to underestimate levels of both underemployment, unemployment and 'discouraged' seekers in countries with large informal economies. In the Caribbean, where unemployment estimates are believed to be more accurate, women are twice as likely to be unemployed as men, despite their higher levels of education (Seguino, 2003).

Finally returns to employment also tend to be lower for women than men. Empirical studies from 61 countries suggest that the gender gap is around 23% in developed countries and 27% in developing (World Bank, 2001). Clearly this varies across countries, with gaps particularly large in some of the east Asian economies. It also varies by work status: in the UK, the 'motherhood gap' in wages means that women working full time earn 82% of male full time work and those who work part time earn 59% of the part time pay. Earnings gaps also tend to be wider in the informal economy (ILO). In India, for instance, casual female wage workers earn only half of what casual male workers do and only one fourth of this difference is explained by differences in endowments, suggesting discrimination and women's lower bargaining power is a major factor.

Many individual women in many different countries have benefited from the expansion of economic opportunities and made their way into the higher echelons of management. Overall, how-

ever, the stubborn persistence of gender-stratified economic structures, the continued inequalities in access to paid work<sup>2</sup> and the over-representation of working women in lower-paid, casual, part-time, irregular market activities, testifies to the durability of gender disadvantage. Policies to empower women require us to understand the complexity of the disadvantages they face in translating their labour into paid work and their paid work into greater control over their own lives. The durability of gender disadvantage reflects the fact that it is the product of *intersecting inequalities* which span the course of women's lives. While the nature of these inequalities may vary from context to context, I have found it useful to capture them for purposes of policy analysis through a 'stylised' categorisation which helps to highlight the institutionalised, rather than individualised, nature of the constraints in question (Kabeer, 2008):

*Gender specific constraints:* these are made up of the social norms, values and beliefs which define differences between women and men in different societies, which ascribe them different roles and responsibilities on the basis of these definitions and which generally assign a lower value to those aptitudes, abilities and activities conventional defined as 'feminine' relative to those conventionally defined as 'masculine'. While these gender specific norms appear to relate primarily to the 'intrinsically gendered' relationships of family and kinship (Whitehead, 1979), they also spell out wider societal ideologies about gender difference. They include the assignment of primary responsibility for unpaid reproductive work within the family to women evident in many societies, along with primary breadwinning responsibility to men. They also include more context-specific cultural restrictions on women's movement in the public domain, taboos against women or men doing certain kinds of work or using certain kinds of technology and gender differentiated rules about the distribution of property and the allocation of various resources.

Gender specific constraints translate in turn into *gender inequalities* in the distribution of valued resources. The nature of these inequalities varies. In some countries of the world, mainly in the MENA region, South Asia and East Asia, they take the form of extreme forms of gender discrimination in basic survival needs, giving rise to excess levels of female mortality and an adverse ratio of men to women in the population compared to most regions of the world<sup>3</sup>. More widespread in the developing world are gender inequalities in health, education, skills and assets mainly in favour

of men who are deemed to be the primary producers and breadwinners<sup>4</sup>. As a result, gender often *intensifies* the effects of other social inequalities in access to resources and opportunities.

While both men and women from low income or socially marginalised households may be disadvantaged in their pursuit of livelihoods by their lack of education, skills, assets and contacts, their disadvantage is likely to be differentiated, and exacerbated, by gender.

A final set of constraints are the product of active discrimination, unconscious bias or simple ignorance on the part of institutional actors in the wider public domain. Unlike family, kinship and community in which roles, resources and responsibilities are ascribed by gender, the public spheres of state, market and civil society are purportedly neutral institutions within which ascribed attributes of gender, race, ethnicity and so on should be irrelevant. They become 'bearers of gender' (Whitehead, 1979) when the attitudes and behaviour of their principal actors reflect and reinforce, consciously or unconsciously, discriminatory societal norms and values about masculinity and femininity. The literature contains many examples of these *imposed* gender constraints. Employers, both men and women, frequently discriminate in favour of men who come 'unencumbered' by reproductive responsibilities or in favour of women, whose assumed status as secondary breadwinners justifies paying them less. Trade unionists have shown a far greater willingness to take action over those class issues prioritised by their male membership than issues particular to working women.

There are also many examples of laws and policies which embody gender discriminatory norms. The widespread acceptance of domestic violence as a private matter is one. Some countries incorporate gender-specific norms into their legislation, requiring women to seek their husbands' permission to work or to open a bank account. There are examples of policies and programmes which reproduce gender inequalities through strong normative assumptions about the male breadwinner/female homemaker roles in the design and delivery of policies and programmes..

*Equally, however, we are seeing increasing examples where states, corporations, trade unions and other sections of civil society have taken actions which challenge past inequalities and contribute to positive transformations in the lives of women as well as men.* It is these positive actions – and the results they achieve – that remind us that gender inequalities are not immutable, that they can be transformed and that we can learn a great

deal from what has worked, or is working, on the ground. At the same time, the slow pace of progress testifies to the deep-rooted nature of the inequalities in question.

A review of the literature on these inequalities, and the various forms they take in different contexts, allows us to outline broad areas where policies can make a strategic difference to women's lives through their potential to challenge and transform the structural constraints on women's choice and agency. However, the lessons from the past tell us that while women need key economic resources to look after themselves and their families, *the terms on which they gain access to these resources will be as important as the resources themselves where the question of empowerment is at stake* (Kabeer, 2001). In other words, forms of access that do little to challenge women's dependency relationships within the family or their marginal position in the economy cannot be regarded as empowering. We are looking instead for ways of promoting access to resources that increase women's bargaining power within the family and at work, that offer them the possibility of escaping their poverty and that provide the basis on which they can participate in the life of their communities with dignity and on equal terms with men.

This means that policies work best when they take multi-stranded approaches that play out over time rather than single, one-off interventions. It also means that considerable thought has to be given to the formulation, implementation, monitoring and evaluation of policies, with flexible feed-back mechanisms to allow adjustment and modification, so that lessons from practice can be used to improve the design and responsiveness of policies. The recommendations that follow are intended to tackle some of the inequalities at the core of gender disadvantage. They broadly follow the life course approach sketched out in Schmitz (2008) In each case, however, there is a need for scoping studies which can synthesise lessons from 'good' and 'bad' practices in the field as the basis on which to determine future directions for policy.

## 4. Building women's human capital and capabilities

Education has been widely acknowledged by feminists, gender advocates and policy makers as a critical resource in promoting the empowerment of women because of its impacts on both human capital and human capabilities. Some forms of education have received more policy attention than others. The MDG 3 on gender equality and women's empowerment places the emphasis on increasing girls' access to primary education and closing the gender gap. There is evidence that governments around the world have taken this seriously and that there has been considerable progress in achieving this goal (World Bank, 2007).

While universal primary education provides a solid foundation for all investments in human capital, it is unlikely on its own to address structural inequalities between women and men. More needs to be done. First of all, as the Task Force on MDG3 (Grown et al, 2003) argues, the greatest payoffs for women's empowerment is associated with *post-primary investments in girls' education*. Payoffs in terms of family welfare, child survival and women's own voice, health and bodily integrity have been well documented and shown to apply most strongly to secondary and higher levels education. There are also economic payoffs. Studies from Asia, Latin America and Africa show that higher levels of education increase women's chances of formal employment. They also suggest that while gender differentials returns to schooling vary considerably in different countries, they tend to be larger at primary levels of education than at post secondary levels. In other words, the extension of post primary education to girls from poorer families is necessary to translate their educational attainments into labour market and welfare gains.

Secondly, it is widely acknowledged that improving access to education is unlikely to do a great deal to transform wider gender

inequalities if the quality of education is not addressed. Improvements in safety and infrastructure are necessary to make schools hospitable for girls to ensure that they complete their schooling. The content of education and interactions with teachers need to be designed to promote critical analytical skills on the part of both girls and boys rather serving as a vehicle for reproducing pre-existing social inequalities, including the traditional gender division of labour. More girls need to be encouraged to go into non-traditional vocational and technical programmes, such as engineering and computer technology.

Thirdly, while investments in primary and secondary education among girls address critical gender inequalities in the human capital and capabilities of tomorrow's workers, parents and citizens, they do little to address deficits in human capital and capabilities in the current generation of working women. Poorer women who missed out on the expansion of educational opportunities find themselves trapped in dead end jobs by lack of their education and skills. There are a variety of ways, including non-formal education, technical and vocational training, agricultural extension services, workplace training, lifelong learning, training for new technology, that could give these women a 'second chance' in their search for better jobs. The under-representation of women in training opportunities for adult workers helps to reinforce occupational segregation in the economy.

The evidence on women's access to training opportunities of this kind, while sporadic, suggests considerable scope for improvement. For instance, an FAO survey estimates that women farmers receive only 5% of agricultural services worldwide and only 15% of the world's extension agents are women. In Egypt, women account for 53% of agricultural labour but only 1% of extension agents are women<sup>5</sup>. In Vietnam, while women spent 30% of their total labour efforts in agricultural self employment compared to 20% by men (UN 2002), data from the Ministry of Agriculture and Development show that women made up only 25% of training programmes on animal husbandry and 10% on crop cultivation (NCFAW, 2000). Yet a 1993 FAO study of 24 extension programmes in Africa, Asia and Latin America found that the presence of female extension agents was an important factor for the participation of female farmers in extension activities. Moreover, the extension of information to women farmers has proven payoffs. In Kenya, a nationwide information campaign targeted at women as part of

national extension project reported an increase in the yield of corn by 28%, beans by 80% and potatoes by 84%.

While there has been an increase in government efforts to target women farmers better through their extension services, and that the services themselves have evolved from top-down, technology-driven approaches to more demand-driven and gender sensitive approaches, there is not a great deal of information on the impacts of this change. Some evidence does come from an assessment by the Danish Institute of Development Studies of four training projects for farm women carried out in collaboration with the state governments in India. The assessment found that the project that had been started earliest (in 1982) performed least well: in terms of reaching the intended constituency of women from small and marginal farm households and of application by trainees of the lessons learnt. The reasons appeared to lie with their approach to training. While all four projects had begun out with the 'Training and Visit' methodology of traditional agricultural extension approach focusing on crop production, later projects had opted for village based training which allowed greater scope for participation and for extension work. Their early focus on crops has given way over time to recognition of the need to diversify livelihoods. Training began to encompass horticulture, sericulture, mushroom cultivation and animal husbandry. In addition, Farm Women Groups were organized with both trained and untrained women and given training in group formation as well as income generating activities. These later evolved into Self-Help groups with many of their members becoming micro-entrepreneurs.

While the projects came to an end with the phase out of Danish aid from India, the idea of extension services for women farmers was not been lost. When the projects had first begun, 99% of the staff of the government's General Extension System were male and catered exclusively to the needs of male farmers. The projects aimed at promoting women staff in the Departments of Agriculture and mainstreaming gender issues with the GES. The new all-India agricultural extension policy framework, in combination with state level policies prioritizing the recruitment of female staff, should go a long way to rectifying the earlier bias in government training efforts. The government has decentralised its extension efforts to local government level and through semi-autonomous organisations which is responsible for integrating research and extension activities. There is a 30% reservation for women farmers on their governing boards.

*Vocational training programmes* have also reproduced gender biases in the larger economy, generally favouring 'male' occupations (carpentry, metalwork, masonry and motor mechanics) and men in their efforts. Where they are available for women and girls, they tend to be restricted to traditional 'feminine' subjects such as home economics, secretarial studies, tailoring, hairdressing and beauty care which are largely an extension of home-based activities, and are usually poorly paid (assuming that jobs are available). Even where these courses had added ICT training, women tended to be relegated to word processing while men dominated the more complex aspects (DFID 2001).

These biases in training opportunities and content are being reproduced among the younger generation in Vietnam (and presumably in other contexts). The Survey of Vietnamese Youth found that among 22–25 year, 51% of urban males had participated in vocational or job training compared to 38% of urban females. Van Anh and Hung (2000) report that 40% of participants in short term vocational training courses carried out in 1999 were women. Of the 35 occupations for which training was offered, women predominated in 9 (they made up 100% of trainees in sewing, hair-dressing and hotel related activities), men predominated in 16 (making up 90% of electronics courses and 100% for vehicle repairs and electrical materials) while men and women participated equally in 10 occupations. Under these circumstances, access to vocational training is unlikely to do a great deal to improve women's productivity and opportunities for work. One study that confirms this comes from Taiwan where Rodgers et al. (2006) find that while college education increased earnings for both women and men, only men earned a premium as a result of vocational training.

However, there are examples of initiatives which have sought to break with these patterns with varying degrees of success in providing portable skills and promoting new livelihoods. One of the components in the second phase of the Honduras Social Fund was a special project including extensive training and employment opportunities for women with a view to opening up the possibility of women working in traditional male oriented building and construction work. It set out to train women in a variety of construction skills including cement mixing, bricklaying, plastering, painting, making molds from iron bars, excluding only those which required very heavy lifting. The project 'flourished' for a number

of reasons, including capacity building among men to gain acceptance for women's participation in a traditionally male field.

A report by the Inter-American Development Bank on gender issues in technical training in Latin America and the Caribbean offers examples of some innovative approach to addressing gender gaps in skills, including training women in non-traditional skills. Many of these combined market skills with building women's self confidence, promoting positive images and offer child care support. The report concluded that if women were to be equipped to deal with the changing nature of the labour market, it would have to expand provision of training services, address the limited nature of the skills that that they were providing and improve quality of training. In addition, they would have to introduce parallel activities which would promote women's ability to participate in training programmes. And where women were being trained in non-traditional skills, they might need to promote job placement services until their presence became more established in these sectors.

Individuals are most employable when they have 'broad-based education and training, basic and portable high-level skills' where the latter include ICT skills, problem solving, learning to learn skills, competencies to protect themselves and colleagues from occupational hazards and diseases. Members of socially subordinate groups may need additional inputs to improve their self-confidence, their negotiating skills and their capacity to bargain for a better deal. Finally, and in the longer run, sustained efforts have to be made, on the one hand, to retain women within the educational sector and, on the other, to promote their participation in more technical subjects which equip them better for the marketplace.

## 5. Redistributing 'reproductive' workloads

Palmer (1991) suggests that women's unpaid responsibilities in the domestic domain acts as a socially invisible 'reproductive tax' on their time and mobility, restricting their productive options as well as their ability to take part in civic life and political action. Unpaid work includes the care of family members, household work as well as collection of fuel and water in contexts where these are too expensive or simply not available for purchase. While child care remains a major aspect of women's care responsibilities, care of the elderly has become a further consideration in countries that have undergone demographic transition. Better off women may be able to hire others to take up some of these responsibilities but poorer mothers who want to take up work must choose between various equally difficult options if they do not have other adult women in the household. They must restrict their paid activities to less remunerative work that can be carried out near the home and on a flexible basis. They can take their children to work with them. Or they can leave them alone at home or in the care of young siblings, often at the expense of the latter's education.

The Task Force on MDG 3 draws attention to investments in infrastructure which reduce time burdens for women and girls. It suggests investments in energy, transport and water/sanitation as having particular importance. The provision of electricity would dramatically reduce the time that poorer women in poorer countries spent in collecting fuel and water and cooking. It would also increase the time children spent in homework and women spent earning an income or watching TV. Access to roads has been found to reduce women's daily transport burdens (particularly acute in Africa), to increase their trading and other opportunities as well as access to social services such as health and education. Promoting women's participation in the design and provision of

infrastructure will not only ensure that it meets their needs but also generates employment opportunities and voice within the community.

The other major intervention that might help to empower women would be to transform women's gender-specific unpaid care responsibilities within the family into a collectively shared social responsibility. Clearly interventions that encourage men to take a greater share of unpaid household responsibilities is one way to achieve a fairer distribution of such work as well as expanding women's opportunities for paid work, civic participation and leisure. But evidence suggests that this will not happen overnight and indeed, may take a very long time. An alternative option is policies and programmes which support women's care responsibilities and signify the state's willingness to share these responsibilities.

Evidence from a wide range of different contexts show that women with children either do not engage in paid work or they are to be found in various forms of self-employment, including part time work, home-based enterprise or piece work, which can be reconciled with their care responsibilities (Kabeer, 2008). While the provision of child care support is obviously of most immediate relevance to wage workers, it can also serve to promote the labour market options of a broader range of women, including many who are not at work. For instance, a study from the Kyrgyz Republic found that 24% of women, compared to just 2% of men, said that their care responsibilities kept them from taking up labour market opportunities (cited in Morrisson et al). Opportunity International, a microfinance organisation, found that child care was a major constraint on the capacity of women entrepreneurs in their Colombia programme to expand the profitability of their enterprises (Johnson, 2005).

A more detailed study from Brazil found that increasing the supply of low cost child care in the favelas of Rio de Janeiro increased mothers' labour force participation (Deutsch). Among women who worked, those who availed themselves of external child care services earned more, with positive effects highest for those in less regular forms of work. The limited hours of service available in public provision of child care reduced its impact on the earnings of women who worked longer hours. The general conclusion of the study was that public financing of child care services could offer both immediate payoffs in terms of increasing employment and earning opportunities for mothers able

to utilise such services as well as long term returns through the improvement of the welfare and school-readiness of children in poverty. The increased returns to women's labour market participation also held out the possibility of some degree of cost recovery. Public support could take the form of demand subsidies which allowed mothers to choose between public and private child care arrangements or by financing direct provision by the public sector. In the latter case, increasing the flexibility of public child care services might increase women's earnings sufficiently to recover some of the costs to finance the changes. If, however, the demand subsidy option was chosen, it might be necessary to increase the quality of private care through increased regulation and licensing requirements in order to reap the longer term social benefits of such provision.

In India, Mobile Creches is a voluntary organisation that has been in existence since 1969 to meet the child care needs of women workers in the construction industry. Construction work is a major source of employment for some of the poorest and less skilled women and men in India's cities, many of whom arrive from the countryside in search of work. Mobile Creches has around 369 centres and reaches out to around 200, 000 children across the cities of India. It approaches builders in all the potential construction sites with a view to opening a centre there. If the builder agrees, then he provides suitable accommodation, electricity and water. The centre has an infant section which looks after new-born babies and infants. Mothers are encouraged to breast-feed regularly but if it is not possible then milk powder is given to the infant. The *balwadi* provides non-formal education for pre-school children and prepares them for admission to regular schools at the right age. Trained staff also provide information on social issues such as adult literacy, alcoholism, AIDS, importance of education, dowry, etc. through the use of street plays and puppetry. Mobile Creches subsequently began the *Bal Pallika* Training to provide training to young women and men who would like a career in child care.

SEWA has also been exploring different approaches to the provision of child care support to women in the informal economy who make up its membership (Kabeer, 2008). One example of its efforts in this field is *Shaishav*, its village-based crèche programme which provided comprehensive child care services to children aged 0–3 among rural women workers in Gujarat. In 1991, when it had

reached 3000 women workers in 30 villages, it carried out a small survey of 55 children and their mothers who were involved with their crèche programme and 54 who were not. According to the former mothers, the most immediate of the crèche was that it allowed them to go to work 'with peace of mind' and to return home in a calmer frame of mind to deal with their children. Previously, they could only work irregularly or on a part time basis. Now they were able to work more regularly and hence experienced an increase in their earnings. While there was little difference in the age to weight ratios of children in the two groups, mothers who used the crèches reported a higher knowledge and practice of health seeking behaviour and gave their children more nutritious food. Around 75% of mothers who used the crèche reported that their older children had started going because they had been released from caring for younger siblings.

## 6. Equalising property rights: land and housing

Along with asymmetries in the gender division of labour between paid and unpaid work, inequalities in access to land and property are among the most pervasive manifestations of the structural nature of gender inequality across the world. In rural areas, women's disadvantaged status within both statutory and customary land tenure system has constituted the major barrier to women's economic empowerment. Weak rights to land also translates into weak rights in relation to other natural resources, including water and forest produce. While access to arable land is less important in urban areas, insecurity in rights to homestead land and housing underpins women's insecurity in other aspects of their lives. Inequalities in access to land and housing is also a major cause of women's decline into poverty in the event of the loss of a male breadwinner through death, divorce or desertion since they lose whatever benefits they might have enjoyed from their husband's ownership of land and housing.

In contexts, as in many parts of sub-Saharan Africa, where women farm independent parcels of land, it has been possible to establish that their productivity is at least as high as that of male farmers but that they are constrained in their access to other complementary inputs, such as seeds and fertilizer. At the same time, women are more likely to invest their labour efforts in plots over which they have some degree of control. The productivity argument for gender-equitable land reform must therefore be accompanied by improvements in women's access to these other markets.

People obtain access to land through inheritance, purchase or state intervention. There is a dearth of evidence on the gender distribution of access, use and ownership but where it exists, it suggests a highly skewed pattern. Thus, Deere and Leon found that between 70–90% of formal owners of farm land in their survey of

5 Latin American countries were men, and that conditional on owning land, men owned considerably more farm land than women. Despite these inequalities in inheritance patterns, very few women have the resources necessary to purchase land on their own: data from Latin America shows, where women did own land, it was largely land that they had inherited.

Given the centrality of property to the maintenance of the gendered social order, real progress on this has been slow and policy and programmatic actions have had to take a number of different forms. One has been legislative reform. The series of UN Women's Conferences, together with the passage of CEDAW, have galvanised action on the question of property rights and recent decades have seen a number of nations reform their constitutions and civil codes and either incorporated gender-neutral language or explicitly recognized women's rights and prohibited discrimination based on gender. Most Latin American countries passed legal reforms in the 1980s and 1990s to remove discriminatory clauses in codes applying to family (marriage, divorce and marital property) and inheritance. Also modified land allocation laws and regulations (for agrarian reform and land titling programs) There are similar movements in Africa and Asia.

There has been considerable debate, particularly in the African context, as to whether women's interests are better served through customary laws which offer a variety of informal use and access rights to women, although these are generally mediated by their lineage and marital relations, or through statutory laws recognising women's formal rights, either on an individual or joint basis. Each option has its problems. However, feminist lawyers in Africa have been far more equivocal about the capacity of customary institutions, despite their demonstrated flexibility, fluidity and responsiveness to local understandings of claims and obligations, to deliver on gender justice, particular in an era when land is become an increasingly scarce and commoditised. Despite the failure of states to engage seriously with the challenge of gender equity, Whitehead and Tsikata (2003) suggest that the achievement of women's equal rights to land and property will be best achieved through the struggle to democratise the state. From that perspective, proposals by a number of civil society organisation to strengthen women's voice and influence in emerging local institutions for the management of land allocation, such as the Resistance Councils set up in Uganda, with provision for one third female

membership. And Tskita's analysis (2003) of the land reform process in Tanzania shows that engagement by civil society actors representing different interest groups in society, including those traditionally denied voice in the policy process, can generate important gains, even with complex tenure systems.

Government efforts to reform existing constitutional, marital, property and family law to bring them in line with internationally agreed commitments to gender equity should therefore be seen as both culmination of one round of struggles by gender equality activists but the commencement of another round to translate formal law into real outcomes. Legal measures can be seen as a first step in a broader process of education, legal support and capacity building to make women both aware of their rights and both able and willing to claim them.

Another strategy to improve women's property rights is the potential for giving priority to women as beneficiaries of government interventions and programs. Titling programs in Latin America have developed promising approaches, including, in addition to legal changes, joint titling and explicit guarantees for women's land rights. Experiences from these suggest that legal initiatives that are accompanied by dissemination campaigns are not sufficient to improve women's status. Preferential treatment of women in public programs such as titling and land reform in Latin America suggests that this provides an appropriate way to increase gender equity and has helped to improve the documentary basis for women's rights which earlier attempts had almost completely neglected.

Among examples of good practice is the Ethiopia land certification scheme in which land administration committees at kebele level (the smallest administrative unit in Ethiopia) were required to have at least one female member and land certificates were issued after public registration for transparency. The land certificates included maps and pictures of husband and wife<sup>6</sup>. Land certification had a greater impact on women's participation in the land market because land certificates may be more valuable to women, whose tenure rights have been less secure than that of men. Several innovative pilot interventions have been used to build awareness about women's property rights, although it is important to note that these have not yet been evaluated. In Zambia, the Justice for Widows and Orphans Project, a network of NGOs, has established community-level advice groups for women and trains them on property law and the writing of wills. In Zimbabwe,

Women and Law in Southern Africa trains community-based paralegals on inheritance laws. And in Rwanda and Kenya, NGOs are promoting marriage registration, oral and holographic wills and memory books because lack of identification cards among women is a major impediment to acquiring land title.

My focus here has been on agricultural land but the significance of security of access/rights to housing and homestead land are other key assets that can make an enormous difference to livelihoods. In India, a recent study shows that married women's ownership of their homes was associated with lower levels of domestic violence. Various efforts have been made to address social and economic asymmetries in housing and homestead land. In Bangladesh, Grameen Bank has made housing loans conditional on the house being registered in women's names. In South Africa, a group of urban poor men and women were able to take their municipality to court for its failure to take 'reasonable' action to implement the right to housing. Slum upgrading projects can provide opportunities to issue joint titles to the lease or ownership of housing (Barauah, 2007).

# 7. From micro-credit to inclusive financial systems

Poor people, including poor women, need well-designed financial services as much as the better off: to tie themselves over a crisis, to respond to investment opportunities, to insure themselves against old age, sickness and contingencies and to pay for lump sum expenditures related to key events such as births, marriages and deaths or to religious and social festivals. Until the advent of micro-credit programmes, poor sections of the population relied on informal services, their own mutual associations and, where these existed, government poverty reduction programmes. The emergence of micro-credit, and the priority it gave to women in its lending programmes, constituted a micro-revolution of a kind because of widespread perceptions that the poor were not 'bankable'. Micro-credit programmes have expanded considerably since the 1980s because of its compatibility with the neo-liberal emphasis on integrating poor people into markets, in this case, through the promotion of their entrepreneurial skills. Over time, programmes have widened beyond the provision of micro-credit to encompass a range of other financial services, including savings, skills development and to a lesser extent, insurance products tailored to the need of their clients.

However, while it is customary to refer to 'the microfinance sector', in reality, there have always been a variety of different kinds of organisations providing financial services to poor women and men. Broadly speaking, they can be divided into those which are oriented to poverty reduction and those which are concerned with financial sustainability. While the former are concerned with promoting the incomes and livelihoods of the poorer sections of the population, the latter tend to prioritise those who are able to make timely loan repayments and hence allow the organisation to stay afloat. There is considerable variety in the extent to which either

category of organisation is concerned with empowering women. The more minimalist models tend to focus entirely on loan disbursement and repayment without concerning themselves very much with their impacts on other aspects of their clients' lives. Others combine microfinance provision with a range of other services, some directed to addressing the constraints that women face in their entrepreneurial efforts, such as business skills and market information while others take a broader approach, combining support for women's roles in household livelihoods with building their analytical skills, self confidence and capacity to take collective action around their needs priorities and rights.

It may be that moderately poor women with business skills and located within vibrant local economies have benefited materially from the financial sustainability model but where comparative evaluations have been carried out, they suggest that impacts on gender inequalities in power relations within the household and in the wider community tend to be strongest when purposive efforts are made to address these issues). Interestingly, it is these more socially aware organisations that appear to weather financial downturns better than do the more business-oriented models: client loyalty is stronger and rates of defaults lower. This was the case in Bolivia at the end of the 1990s and appears to be the case at present in the US.

However, there are a number of changes taking place among development agencies which the UN has referred to as a paradigm shift (Helms, 2006). While they are underpinned by similar kinds of concerns, they may give rise to quite different paradigms over time. One set of changes is being driven by concerns with the financial sustainability of microfinance organisations on the part of many donors and a tendency to favour business models, which emphasise the financial bottom line, over the more socially-oriented programmes. There is, in addition, greater pressure to integrate microfinance services with mainstream financial organisations, including government and commercial banks. While this move towards 'mainstreaming' is at one level welcome, at another level, there are questions to be raised about the extent to which, and the terms on which, women continue to have access to the financial services they need. There has not been equivalent attention to promoting gender awareness within the mainstream financial sector that has been the case with the microfinance and there is a strong possibility that as financial service provision for the poor

becomes integrated into the mainstream, the better-off and more entrepreneurial women among them will benefit from improved access to markets but that overall representation of women will decline as will the gender impacts associated with financial service provision. This trend is supported by a recent study by Women's World Banking of a number of microfinance organisations seeking to adopt the financial sustainability model.

There is a strong case for taking a 'continuum' approach to the building of inclusive financial systems. This would recognise that not all sections of the population are best served by a single model of financial service provision as well as that different sections of the population may need different kinds of financial services. The very poor may prioritise safety of savings before they move onto credit and then onto a much larger range of financial products which reflect their greater ability to take risk. A continuum approach would allow for this diversity of service provision to co-exist at the same time as recognising the need for actions to promote gender equality and women's empowerment across the continuum of financial services – from addressing gender biases in the rules, norms and practices of mainstream financial institutions to the possibility of partnerships between different kinds of organisations from public, commercial and voluntary sectors based on the comparative advantage of each in reaching out to poorer women to the development of specific programmes for harder to reach women and men. The empowerment impacts of access of financial services are likely to be amplified when such services are provided in tandem with training and business skills which enable women to move out of saturated 'feminine' sectors of the market place into a broader range of economic opportunities

## 8. Gender aware social protection in increasingly insecure markets

With the increasing flexibility of labour markets and the volatility of employment opportunities associated with globalisation, increasing attention is being placed by national and international agencies on the question of forms of social protection which might best address these new realities. However, as long as the economy is defined purely in terms of paid work, and primarily formal paid work, the design of social protection schemes is likely to exclude large numbers of working women, both those working in the informal economy as well as the economically inactive. A life course approach to social protection, and which factors in the unpaid work done by women within the domestic domain is necessary, if social protection strategies are to promote gender equity and women's empowerment.

There is a strong case for redistributive forms of social protection which are not tied to employment status and which would help to reduce the gap between 'good' and 'bad' jobs in the economy. One example of this is the idea of the 'minimum social floor' being put forward by the ILO. This would be detached from employment status, and thus become a citizens' entitlement rather a workers' entitlement. The ILO suggest that such a social floor might include child benefits, disability benefits, basic health support and old age pensions. Their estimates indicate that such a package would cost a modest percentage of the GDP of most developing countries (4–10% if it included health support and between 2–5% if it did not). It would do a great deal to reduce poverty levels and hence costs would decline over time (Ortiz, 2008). While the principle of universalism is generally likely to benefit women since they help to modify existing gender inequalities, two of the ILO's suggestion are likely to reach out to a wide section of the female population. The first is child benefits, given women's disproportionate responsi-

bility for child care. Child benefits are likely to be welcomed by all parents. We have already discussed the kinds of child support that are likely to be of particular benefit to working mothers and their ability to contribute to their children well being and education.

The other is pensions. Well-designed universal pension schemes are likely to benefit women disproportionately for a number of reasons. Men and women generally face a decline in their earning power and levels of activity in the later years of their lives but old age does not have to be a period of greater poverty or insecurity. Family and community networks, private savings, private or social insurance, pensions and assets of various kinds, all offer forms of protection against such an eventuality. The more industrialised countries of the world have responded to declining earning capacity in old age through assuming collective responsibility for old age security, replacing care within the family with care provided through market or state provision. Such formalised provision is largely absent or extremely uneven in the poorer countries of the world and most people make their own provisions for old age through private insurance arrangements or rely on their families to look after them.

Universal social pensions are proving of particular relevance to poorer women, given that they generally outlive their husbands and hence spend a greater part of their old age in widowhood. Only a few are likely to be married to men who had pensions and many themselves have either not undertaken paid work or done so only intermittently<sup>7</sup>. Much therefore depends on their relationships especially with their families. When their families do not their obligations, the effects on elderly men and women is severe.

In a number of Latin American countries, workers in the informal economy are being given the option of joining state pension schemes on a voluntary basis. Other countries, including Brazil, Namibia, South Africa, Bangladesh and India, are adopting fully tax-financed social pension schemes. Evaluations of these schemes suggest that they are generally well targeted. In South Africa and Namibia, social pensions have led to improvements in the education of grandchildren, particular pensions to grandmothers. They have allowed pensioners to enjoy access to informal credit from grocery stores and have helped to stimulate local trade. Money transferred through an unconditional cash transfer program piloted for the very poorest 10% of the population in Zambia was partly used for consumption but also invested in small live-

stock and assets. It was also used by some female beneficiaries to start up a traditional savings scheme.

However, there are other gender specific vulnerabilities that the ILO scheme does not address, particularly vulnerabilities around women's reproductive roles and responsibilities. Assuring access to reproductive health care, through both provision of adequate services and social insurance schemes or schemes along the lines of Thailand's '30 baht scheme' or the Universal Health Care Coverage Program as it is now known. Support for paid maternity leave for women in waged work and maternity insurance for all women will help to mitigate a source of major insecurity in women's lives. The trust relationships built up within some solidarity-based micro-finance programs have been used as the basis for community-based insurance schemes. In Uganda, for instance, a health insurance company operates a single risk, not-for-profit health insurance scheme to cover hospital costs in case of illness. SEWA in India has gone into partnership with private sector insurance company to provide health insurance for its members.

'De-coupling' the provision of basic social protection from employment status does not rule out employment-based social protection based on shared contributions from employees, employers and the state. Nor does it rule out the promotion of 'decent work' for all sections of the labour force, not only those in formal employment. The ILO's 'core labour standards' provides a useful starting point for such an agenda and its supportive approach, helping to build the capacity of workers to organise and claim their rights, thereby building a bottom-up constituency for the decent work agenda may be more sustainable in the long run than threats of trade sanctions and bans of various kinds.

# 9. Cross cutting issues

## **Building collective capabilities, monitoring change and financing gender equality**

In reading through the literature on efforts to address material inequalities between women and men, a number of issues are raised so frequently that it is clear that they are relevant to such efforts, regardless of the focus of the intervention. The first relates to women's capacity to organise and take collective action around their own needs, interests and priorities. The importance of livelihoods in the lives of poor people means that it is around access to livelihood resources that poor women and men have most frequently come together in collective action. Trade unions in many developing – as well as developed countries – have not always been in the forefront of struggles around the rights of vulnerable workers, particular women. While this is changing through efforts of activist women within and outside the unions, it is important to recognise that the struggle for economic rights straddles a much larger swathe of civil society than trade unions alone. A wide variety of innovative forms of associations have emerged in response to the challenge of organising vulnerable workers. Some organise around specific occupational categories – such as waste pickers, janitors, migrant workers and so on – while others take specific needs as their entry point. Thus we find organisations that focus on housing needs, others that mobilise around land rights while still others have used credit and savings. These kinds of organisations can be seen as an emergent civil society committed to holding the state accountable to the needs and interests of people in poverty.

The frequency with which advocacy and action by civil society has proved to be the factors which have led to policy changes or

policy implementation that promote meaningful change in women's lives suggests that building women's capacity to organise as part of civil society – both within mixed organisations like political parties and trade unions – but also within women-only or women-led organisations that are oriented to women's economic rights and citizenship is a precondition for interventions to be successful. To that extent, support for women's participation in networks, unions, business associations, market networks should be considered something that cuts across all interventions to empowerment women

The second cross cutting issue is the need for gender-disaggregated data that helps to monitor progress and set backs in effort to promote women's empowerment. Many claims and counter claims about what does, and does not, empower women can be made because of lack of clarity about what is meant by empowerment and the absence of data to measure it. Systematic work with all the different actors engaged in measurement at local and national levels, including universities, statistical bureaus, trade unions, corporations and so is needed to make the collection and gender-disaggregation of data a routine activity in all countries.

The final cross-cutting issue is financing gender equality. The recommendations put forward in this paper require resources of various kinds which in turn imply financial commitments. While it is the state's responsibility in all cases to promote and protect women's rights as human rights, not all states have the resources they will need if this responsibility is to be charged. Nor are all governments equally committed to this set of responsibilities. The relationship between governments through international aid relationships has been critical in promoting dialogue on the question of resources and responsibilities. The flow of international aid is currently governed by the Paris declaration on aid effectiveness. The extent to which the aid effectiveness agenda can be used by a donor to support its commitment to gender equality and women's economic empowerment will depend on its interpretation of the basic principles of the Paris declaration. Aid effectiveness in relation to gender equality goals must mean supporting locally owned process of change and prioritising the human and financial resources needed to make this happen. It does not mean deployment of particular aid modalities. *Efficiency* arguments may favour large scale budget support to government but the *effectiveness* argument may suggest that smaller scale civil society interventions have

a greater social impact. Diversity of approaches and voices within policy debates should not be minimised in the search for donor harmonisation or alignment with government priorities.

The following points emerged from a workshop on gender equality and aid effectiveness organised by DFID, UNIFEM and the World Bank on experiences from South East Asia (Eyben, 2007).

- Ownership means working with all sections and levels of government and different sections of society to ensure broad based ownership of these goals. Instruments to assess levels of ownership and gender analysis should become part of this process.
- Alignment requires forging alliances between champions of gender equality within government, donor communities and civil society to promote gender equality commitments within government policy. It may also mean supporting research efforts which strengthen the evidence base for implementing results-based policy.
- Harmonisation among donors should be based on an on-going dialogue about priorities, roles and responsibilities rather than a fixed agenda. It does not necessarily mean choosing a single aid instrument for promoting gender equality. The complexity of the challenge requires diverse and complementary responses.
- Accountability should cut in different ways. Governments must be accountable to their citizens as well as to the donors who fund them. Equally donors are accountable for the policies they fund: to their own tax payers, to the governments they work with and to the citizens whose lives are affected by their actions. Accountability for gender equality should be based on mutual understanding of the processes and actors involved rather than a pre-determined framework driven by technical imperatives. Ratification of CEDAW provides an accepted mutual accountability mechanism for both donor and recipient governments while other government-donor co-ordination mechanisms can provide the basis for peer review of progress on gender equality at different levels.
- Managing for results requires recognition that gender equality does not lend itself to quick-fix solutions. It needs long-term and stable commitment on the part of donors, working through a range of relationships as well as the generation of evidence on the relationship between interventions and impacts.

# Endnotes

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- 1 Within OECD countries as well, data from the 1990s showed that solo mothers were poorer than two parent families, particularly if they were not in paid work. However, poverty was lowest among solo mothers in Denmark, Sweden and Luxembourg where the tax-benefit system was obviously most redistributive (Majella Kilkey and Jonathan Bradshaw).
  - 2 Women made up 40% of the global labour force, according to 2008 ILO figures. This share has not changed in the last 10 years.
  - 3 Sen terms these the regions of 'missing women'.
  - 4 Some of these basic disparities have been eliminated in the wealthier countries but 'elite' inequalities in access to political office, to the higher echelons of corporations and bureaucracies remain. (Korpf)
  - 5 (<http://www.fao.org/Gender/en/educ-e.htm>: Downloaded 15-01-2009).
  - 6 Having photos instead of signatures may increase the difficulty of husbands to sell or rent out land without their wives' consent; photos are also more meaningful in a society with very low literacy rates.
  - 7 For instance, in El Salvador, around 74% of economically active urban women were not covered by social benefits while in Argentina, a study of low income population found that only 15% of women compared to 53% of men had made sufficient contributions to qualify for pensions. In urban Zimbabwe, Kanji found that in Harare, 'older women, usually widows and main householders, had the least resources and opportunities and were heavily dependent on adult offspring' (cited in Kabeer, 2008).

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## Women's Economic Empowerment: Key Issues and Policy Options

The paper defines women's economic empowerment to include human rights and social justice, the central importance of human capital and human capabilities – including women's own – and the need for more balanced processes of growth. It also identifies areas where policies could make a difference, including a difference on the terms on which women can participate in, contribute to and benefit from processes of economic growth.

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