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INTERACTIVE EXPERT PANEL

Women's economic empowerment in the context of the

* The views expressed in this paper are those of the author and do not necessarily represent those of the United Nations.

I. INTRODUCTION

Women's empowerment is one of the most salient issues that are presently being addressed globally. This interest, though, goes back many decades, following the sustained efforts of women around the world to reclaim their rights as part of human rights, coupled with the United Nations unfailing support to and involvement in women's concerns. The primordial importance of women's empowerment was universally recognized and illustrated by its adoption as one of the Millennium Development Goals.

In fact, what does empowerment entail? According to the World Bank, empowerment refers to "the expansion of assets and capabilities of individuals to participate in, negotiate with, influence, control and hold accountable the institutions that affect their lives" (World Bank, 2004, p. xviii). This could be translated pragmatically into facilitating their access to economic and financial resources, securing for them decent and full-time employment opportunities, formulating adequate legislation and adopting gender-sensitive macroeconomic policies for that purpose. To this should be added working on changing the stereotyped attitudes regarding the distribution of roles between men and women.

Although significant progress has been achieved in many variables that contribute to women's economic empowerment- such as education and share in the labour market- the pace of this empowerment "has been slow and uneven across regions" (United Nations, 2009: 2). This could be partly explained and is, in fact, compounded by the cultural, social, and religious norms and traditions prevailing in many parts of the world.

In this paper, an attempt is made at:

- examining the various elements of economic empowerment, their implications at the micro (individual) and macro (economy at large) levels and highlighting constraints to this empowerment; and
- addressing these constraints through looking into various measures that could be used to alleviate them.

II. ECONOMIC EMPOWERMENT: ELEMENTS AND CONSTRAINTS

Resources, be they economic or financial, have a great impact on women's economic empowerment. Their uneven gender distribution jeopardizes women's participation in development and consequently slows down the process of equitable and sustainable growth. At the household level, it leads to dependency on the male provider who is often considered as the breadwinner of the family and consequently the decision-maker.

It has been observed that a more gender-equitable distribution of these resources tends, at the micro level, to improve women's productivity and enables them to use the time saved to promote their own personal development, partake in community activities and invest in children's well-being, health and education. This gets translated at the macro-level into

more productive human resources, leading to higher levels of economic growth and increasing the opportunities of formal employment for women (United Nations, 2009).

Labour

Labour is often the only resource available for both men and women to earn a living. Being employed or "having a job is not, however, the end goal, having a job that offers an employee a decent wage and working conditions, while satisfying their sense of contribution, achievement and fulfillment is" (El Zanaty and Associates, 2007, p.43).

All too frequently, decent employment is not the norm as far as women are concerned, particularly in developing countries. In countries where structural adjustment programmes have been implemented, a large number of women have lost their secure jobs, as a result of the shrinking of the public sector. This is accentuated during periods of economic crisis when the bulk of the newly created jobs are in the informal sector with all the drawbacks that such jobs are associated with, be it in terms of sustainability, remuneration or social protection.

In addition, gender segregation prevails with women clustering in specific sectors which have become feminized and are considered to be more compatible with women's nature (such as nursing, teaching and secretarial work) and the double burden they carry—. earning a living and caring for their families. One clearly notices here the impact of norms and traditions where women's primary role is still considered to be, in many parts of the world, that of a homemaker and a care provider. This double burden is often viewed by employers as an impediment to their productivity. On the other hand, with men being considered primarily as breadwinners, preference is often given to them, when employment opportunities arise, even if women are equally qualified (UNIFEM, 2004). When they succeed in catching such opportunities, women somehow do not succeed in reaching top decision-making positions, nor in

Women's share in the labour force has, nevertheless, increased globally—although at different paces—with one of the lowest rates being registered in the United Nations Economic and Social Commission for Western Asia (ESCWA) region¹ where it stands at less than 25 per cent of the total labour force (World Bank, Gender Stats: June 2009)

Furthermore, it should be noted that women's earnings, job choices and leisure time are jeopardized by the unremunerated care work they provide to their families and for which they are, in most cases, solely responsible. This leads to an expansion of their tasks to include both their productive and reproductive roles, rather than to a redistribution or division of these tasks between women and men. To remedy this situation, poor women in developing countries often resort to self-employment, while the well-to-do among them seek domestic help, who are often poor migrant female workers, seeking a job outside their country to secure a living for the families they leave behind.

Economic Resources

Economic resources refer to direct factors of production and encompass both immovable and movable assets. The former include basically land, housing and infrastructure and the latter productive equipment and technology (United Nations, 2009).

Access to and control over land and property is vital to ensure the livelihoods of families and the well- being of their members. Evidence indicates that women's control over these resources often enables them to dispose of the product of their labour, increases their contribution to the decision-making within the family, and has a positive impact on their children's health and education.

Gender inequality in access to land seems, however, to prevail, basically because of discriminatory inheritance laws which usually favour men; as well as prevailing norms and traditions. In countries where inheritance laws are not uniform and are based on religious edicts, there is discrimination not only between women and men, but among women themselves.

Even when women are legally entitled to land, they often cede it

daughters' enrollment in schools, their involvement in community activities and their leisure time.

The same holds true in the case of water. Securing water of good quality and adequate in enough quantities is one of the most consuming activities that women and children undertake in many regions of the world. According to the 2008 UNIFEM report, women and children in Africa spend yearly 40 billion hours collecting water. Freeing them from this task would reduce women's time poverty, empower them both economically and politically through enabling them to devote more time to income-generating activities and participate more actively in public life, while leaving some time for themselves to dispose of it the way they please. This leisure time could be increased if modern improved technologies are introduced at the production and information levels. Very often, however, these technologies are not within the women's financial reach and are too sophisticated for them, because of their low educational and technical training levels.

Financial Resources

Financial resources refer to money-based resources, be they of a public or private nature. They include government expenditures, private financial flows and official development assistance on one hand, as well as income, credit, savings and remittances (United Nations, 2009).

Women face difficulties when dealing with formal financial institutions because their ownership of assets is often limited and they cannot meet collateral requirements. As a result, women get a much smaller share of the credit extended by banks. This is well illustrated by the case of Yemen where their share in the credit and financial facilities provided by the Cooperative and Agricultural Credit Bank in 2005 amounted to 1.7 per cent, while that of men reached 98.3 per cent (United Nations, 2007). Women pay also a higher collateral than that requested from men. In the case of Egypt, it is estimated to be 25 to 30 per cent higher (El Mahdi, 2006). As for the very poor, particularly in the rural areas, they are bypassed by formal credit.

Furthermore, and as a result of the structural adjustment policies adopted by many developing countries, the role played by the public sector in the provision of financial services has declined.

The adoption of microfinance seems to provide an adequate solution to these shortages. Women beneficiaries of such programmes are usually entitled to small loans, given the size of the enterprises they run. These loan

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