



## **I. Introduction**

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be designed, through gender-responsive budget initiatives, to ensure women's equal access to economic and financial resources.

19. The World Survey will focus on women's access to labour markets and to decent and productive employment, which is critical for women's economic empowerment. While women's access to employment opportunities increased in recent years, women are more likely than men to get low-productivity, low-paid and vulnerable jobs, with no social protection, basic rights or voice at work.<sup>18</sup> Laws and policies favouring labour flexibility to attract foreign direct investment can create jobs for women but do not necessarily lead to their economic empowerment and autonomy if women are unable to bargain over their wages and working conditions. There is also a persistent trend of horizontal and vertical sex segregation in the labour market due, inter alia, to socio-cultural attitudes and gender inequality in education, training and recruitment, restricting girls

23. The World Survey will look at both the positive and negative aspects of microcredit. Reviews of the Beijing Platform for Action undertaken in 2000 and 2005 demonstrated the positive impact of microcredit in women's empowerment, while acknowledging the limited coverage and amount of credit available to women. While women constitute the majority of the poorest clients of microcredit institutions, they generally receive lower amount of loans than men. There is also a debate on whether microcredit programmes actually contribute to the empowerment of women. These programmes can be disempowering if women's contribution to the household income substitutes those of male household members or if they increase women's work burdens. Gender perspectives need to be incorporated in the design, implementation and monitoring of microfinance products, including microcredit programmes, to ensure that they not only provide access to women, but also empower them.<sup>22</sup>

24. The World Survey will also contain a focus on measuring women's economic empowerment, including access to and control over economic and financial resources in order to identify gaps and challenges, and to formulate

## **Profile of Participants**

28. The Expert Consultation will be attended by 10 to 12 experts appointed by the Secretary-