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# Putting women at the centre of the post 2015 economic transformation agenda

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**As we approach the deadline for the 2015 Millennium Development Goals (MDGs), attention is being given to a successor framework. The High Level Panel of Eminent Persons (HLP) on Post 2015 in particular is working to identify future priorities given radically different contexts.**

There has been major progress in reducing poverty since 2000, but huge challenges remain: the world is characterised by deep and growing inequalities, increasingly scarce environmental resources and growing economic turbulence and fragility. To date, the global response has been to pursue much the same policies that left the poorest people and communities increasingly vulnerable in the first place. There is consequently an emerging consensus for the post 2015 framework to be transformative, with economic policies in particular needing to be reoriented to reduce inequality and enable the poorest and most marginalised to claim their rights and lift themselves out of poverty. There is less clarity about how this is to be achieved.<sup>1</sup>

A post 2015 framework can only deliver economic transformation if it changes the way we understand women's contribution to the economy. Accounting fully for women's unpaid care work and ensuring access to decent paid work would contribute millions to global GDP. Yet women and girls continue to be disadvantaged purely as a result of their gender

(see box). A new framework must tackle head on the gender inequality that undermines women's rights and blocks their full and equal economic participation.

At its meeting in Monrovia in January/February 2013, we call on the High Level Panel to:

- recognise the importance of women's economic empowerment for economic transformation;
- commit to tackling structural barriers to fulfilling women's economic rights, notably
  - > access to decent work for women
  - > ending violence against women and girls including in the workplace
  - > addressing women's unequal responsibility for unpaid care work
  - > ensuring women's land and inheritance rights
  - > securing women's power to decide and control their finances and resources.
- agree to address women's rights issues under a dedicated goal on gender equality and women's empowerment, as well as through targets and indicators under other goals.

## **Women and girls: half of the world disadvantaged because of gender**

- **Resources/money:** the majority of the world's poorest people are women and girls, accounting for an estimated two thirds of the 1.4 billion people currently living in extreme poverty.<sup>2</sup> Just 11 of the world's richest 100 people are women.<sup>3</sup>
- **Work:** when all work (paid and unpaid) is taken into account, women work longer hours than men.<sup>4</sup>
- **Health:** women make up the majority of HIV-positive adults in sub-Saharan Africa, North Africa and the Middle East.<sup>5</sup>
- **Education:** women account for two thirds of the world's 774 million illiterate adults.<sup>6</sup>
- **Life/security:** violence against women and girls affects one in three globally.<sup>7</sup>
- **Voice and decision making:** globally fewer than 20% of members of national parliaments are women.<sup>8</sup>

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## Transformational economies and the role of women's empowerment

The MDGs pay scant attention to the economy, with just one target on employment (see box). This may be set to change. According to the UN Task Team on Post 2015, the post 2015 framework should deliver inclusive economic development enabling “adequate generation of productive employment and decent work, reduction of poverty and inequalities, low-carbon as well as resource- and waste-efficient economic growth, and welfare protection”.<sup>9</sup>

### Economic development in the Millennium Development Goals

- Goal 1 Eradicate extreme poverty and hunger  
Target B: Achieve decent employment for women, men, and young people
- Goal 3 Promote gender equality and empower women  
Indicator 1. Share of women in wage employment in the non-agricultural sector,
- Goal 8 Develop Global Partnership for development  
Indicator 2. Unemployment rate of young people aged 15-24 years, each sex, total

Achieving inclusive economic transformation means revisiting how economic resources are generated, distributed and who has control over them. It implies an overhaul in what counts as ‘work’, how we value work, who does what work and how we share workloads. It means revisiting who benefits from economic activity, who participates, under what terms, and who decides. Critically, it demands a shift of power, opportunities and entitlements in favour of the poor and marginalised.<sup>10</sup>

Many women living in poverty contribute to the economy through their unpaid work either in a family business, as smallholder farmers or as primary caregivers for their families. Women's unpaid work is not captured in national statistics and therefore governments do not allocate resources and public services to support women in these activities. Where women engage in paid work it is often done alongside multiple unpaid activities. Coupled with deep-seated gender discrimination within labour markets, women are overrepresented in low paying unskilled jobs in the informal sector. These challenges are more pronounced for young women.

Inclusive economic development cannot happen unless women are empowered to drive changes in economies, access decent work opportunities and benefit from these, and unless unpaid care work is taken into account and responsibilities redistributed. Otherwise the potential of half the population is systematically being left out of the balance sheet – locally, nationally and globally. This is impractical from an economic planning perspective; it is also grossly unjust.

### Defining women's economic empowerment

“Women's capacity to participate in, contribute to and benefit from growth processes in ways that recognise the value of their contributions, respect their dignity and make it possible to negotiate a fairer distribution of the benefits of growth.”

OECD-DAC<sup>11</sup>

As the World Bank recently confirmed, women's economic empowerment overlaps with other aspects of women's empowerment, covering health and education, bodily integrity and political decision making. Where all factors come into play, gender equality is likely to improve.<sup>12</sup> Conversely, poor livelihood opportunities, poor education and violence together will compound women's marginalisation and exclusion.

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Women contribute to the economy and to combating poverty through both remunerated and unremunerated work at home, in the community and in the workplace. The empowerment of women is a critical factor in the eradication of poverty.

UN Fourth Conference on Women, Beijing, 2005

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## Illustrating the issues: a focus on women's employment

Women comprise the majority of economically disadvantaged groups. They perform 66% of the world's work, produce 50% of the food, but earn only 10% of the income and own only 1% of the property.<sup>13</sup> Out of the 572 million working poor in the world, an estimated 343 million, or 60%, are women.<sup>14</sup>

The level of women's paid work is just one manifestation of women's economic status. Still, women's employment can serve as a useful indicator of the extent of women's economic empowerment, as well as barriers and enablers to progress. It was identified by the current MDG framework as a priority. However, it is critical to note that:

- access to employment does not in itself guarantee women are better off, financially autonomous or that the economy is delivering for women or the needs of societies overall.
- a focus on paid employment reflects the higher value society places on paid work, whereas unpaid, and particularly unpaid care work (the responsibility for which falls on women), is not counted as part of the economy, something that ActionAid is working hard to challenge.
- young people, particularly young women, are least visible in official statistics, and barriers to young women's employment are poorly analysed. Like young men, young women face discrimination in the labour market, often lack necessary skills and have many other demands on their time. They are also relatively powerless to negotiate and take decisions to address these issues.

## A snapshot of women's paid employment

On average, 43% of the **agricultural labour** force in developing countries is comprised of women, ranging from 20% in Latin America to almost 50% in eastern and south-eastern Asia and sub-Saharan Africa.<sup>15</sup> Women in rural paid work are more likely than men to have part-time, seasonal and low paid jobs.<sup>16</sup>

Working poverty is a key issue for young women in rural settings. In Cameroon, two-thirds of rural youth with no education work for less than US\$1.25 per day, with rural, uneducated young women worst off.

MDG 3 addresses the share of women in wage employment in the **non-agricultural sector**. Progress against this MDG3 indicator and against the target of "full and productive employment and decent work for all, including for women and young people" under MDG1 has been slow and uneven. The share of women in non-agricultural paid employment has increased only marginally from 35% in 1990 to 40% in 2009. In western Asia, northern Africa and southern Asia, women make up 20% or less of the non-agricultural workforce.<sup>17</sup> Even where women make up a large share of paid jobs outside the agriculture sector they tend to be concentrated in low skilled, poorly paid and informal sectors.

The **informal sector** is large and growing, given pressure to keep wages down. The 2012 MDG Report found that in 27 out of 37 countries, women are more likely than men to have informal jobs in formal or informal sector enterprises. More than 80% of women working outside the agricultural workforce in Mali, Zambia, India and Madagascar have informal jobs.<sup>18</sup>

Informal sector jobs often lack security, social and legal protections and entitlements such as sick leave and maternity pay,<sup>19</sup> and women occupy the lowest paid and most precarious employment in the informal sector<sup>20</sup>. Migrant workers are particularly vulnerable.<sup>21</sup> Thus, while the informal sector may present opportunities for employment, the quality of the work women engage in often violates their labour rights.

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**“The responsibilities that women have to bear and raise children will affect their right to access education, employment and other activities related to their personal development. They also impose inequitable burdens of work on women.”**

CEDAW Committee, General Recommendation

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Domestic work is a large and growing sector of employment, and globally three quarters of the domestic work sector is made up of women who are concentrated in cleaning and care services. In Latin America, 12% of the female urban workforce is engaged in domestic work.<sup>22</sup>

Street vending is another significant occupation for women, with women making up more than two thirds of street traders in the main cities of Benin, Cote d'Ivoire, Ghana, Mali and Togo. Women street vendors usually earn less than men.<sup>23</sup>

Worldwide, women's wages are on average 10-30% less than those of men's wages.<sup>24</sup> Women also face specific **barriers in transiting** from school to work,<sup>25</sup> returning to work after having children, securing paid work that can accommodate their care responsibilities or progressing to senior management positions. The barriers to work faced by women mean that women are more likely than men to take lower quality jobs.

At the corporate level, only one in ten UK stock exchange (FTSE) listed companies had female board directors, and 25 firms had no women on their boards at all.<sup>26</sup> Worldwide, women occupy only 25% of senior management positions.<sup>27</sup> In 2012, women held 14.3% of executive officer positions at Fortune 500 companies.<sup>28</sup> Women are also underrepresented in economic and financial decision making and governance at national and international levels. In 2012, just six finance ministers were women.<sup>29</sup>

The past decade has seen little progress in reducing 'occupational segregation' between men and women.<sup>30</sup>

In over one third of countries whose labour laws were assessed by the World Bank, women are prohibited from working in some of the same industries as men.<sup>31</sup>

## Unemployed women

The gender gap in unemployment, from 2002 to 2007 was constant on average at 0.5 percentage points, with female unemployment in 2007 at 5.8%, compared to male unemployment (5.3%). The global financial crisis widened this gap, by 2011 to 0.7 percentage points, with women's unemployment levelling off at 6.4%. Thirteen million jobs for women were lost.<sup>32</sup>

Women are more **vulnerable to economic shocks** because they largely work in sectors such as garments, agriculture and electronics which are affected by declines in consumption.<sup>33</sup> When there are fewer jobs, it is often the men (who are also paid more) whose jobs are secured.<sup>34</sup> Moreover, impacts are greater because women have fewer assets such as financial resources, education and social networks to fall back on.<sup>35</sup> According to UNESCO, women were thus pushed into informal and unsafe jobs at a faster rate than men.<sup>36</sup> Female employment suffered more than men's employment in all regions.<sup>37</sup>

Women's economic vulnerability also often increases significantly **during and after conflict**. Roles taken on by women during conflict will not result in economic empowerment unless coupled with greater and more meaningful participation of women in labour markets.<sup>38</sup>

Official statistics also conceal those women not seeking employment because they cannot enter the labour market or are engaged in unpaid work.

Many young women are kept out of the official labour market because they are responsible for unpaid care work in the home, as well as discriminatory practices that make it more difficult for them to transition from school to work, and to secure the same conditions as men in the process.

In Egypt, less than one-quarter of 15- to 29-year old women are economically active, one-third of the male rate. Those women who do make it into the labour force face a longer wait, with three-quarters still looking for work after five years in 2006.<sup>39</sup>

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**“With economic models straining in every corner of the world, none of us can afford to perpetuate the barriers facing women in the workforce.”**

Hilary Rodham Clinton, APEC, 2011

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## **Critical barriers to securing women’s economic rights**

Women’s ability to engage in and benefit from economic development is restricted by a number of factors, including structural constraints such as the burden of unpaid care work that have been largely overlooked in macroeconomic policies and analysis.<sup>40</sup> Five priority areas to fulfilling women’s economic rights are set out below.

Barriers in the way of women’s full participation in the economy are: discriminatory land and inheritance laws; discriminatory conditions in the labour market and violence in the workplace; norms requiring women to do care work that is uncounted and unvalued; norms restricting mobility; as well as norms to pass earnings to husbands or parents.

There are also factors that enable women’s economic empowerment – secondary education, access to financial assets and property, reduced responsibility for unpaid care work, freedom from sexual and other violence, networks to other women, legal literacy and opportunity to influence and shape norms.<sup>41</sup>

### **1. Women are not considered for work on an equal basis, are often in low skilled, least well paid and insecure jobs, while facing conditions that undermine labour rights**

It is clear that women occupy the least well paid and least secure sectors. In the informal sector, women often find themselves outside the social and legal protection system. Absence from work on health or maternal grounds, for example, means earnings are interrupted, in turn reducing access to medical care. In many countries women are denied equal access to jobs as men. Women’s pay remains below that of men.<sup>42</sup> Women’s ability to organise and join unions is also frequently denied, with the most marginalised women experiencing the worst conditions.<sup>43</sup>

Ethiopian women informal vendors are in constant fear of eviction and demolition of their marketplace.<sup>44</sup>

### **2. Violence in and on the way to the workplace, as well as at home, prevents women from being able to engage in work.**

Women have to deal with sexual harassment, degrading treatment and abusive behaviour at work to earn incomes. This is particularly the case in the informal sector, including street vending, domestic work and sex work. Women often have little or no recourse to police protection or justice, or to union support.<sup>45</sup>

Violence perpetrated outside the workplace also impacts women’s work. Women who are physically recovering from abuse may have to miss work, as well as be less able to carry out certain tasks. Women may also be prevented from working once married, or be forced to take or not take certain types of work.

### **3. The unequal responsibility for unpaid care work results in women’s increased time poverty, limiting opportunities for education or paid employment.**

Care is necessary for the well-being of any society. Yet women do the vast majority of unpaid care work across all societies, which is essentially a free supply of labour that society requires of women. Unpaid care work includes activities such as cooking, cleaning, taking care of children, the ill and elderly, and participating in voluntary community work. In India, men spend 24 minutes per day on housework, while women spend 306 minutes – 12 times more.<sup>46</sup>

Unpaid care work reproduces and sustains the workforce, but not only do women have little choice other than to undertake this work, their unequal responsibility for care stands in the way of women’s ability to generate an income doing other work and participate in political processes that affect them directly.<sup>47</sup> Women living in poverty often undertake

these responsibilities alongside paid work, resulting in violations of women's rights to decent work, leisure and an adequate standard of living.

Young women's unpaid care work responsibilities are often greater as they may have younger children to care for. The care of children and housework are the two most time-consuming unpaid care work activities. Without access to public services or support in their homes from other household members, it will always be difficult for young women to access full-time paid work.<sup>48</sup>

During times of economic recession the responsibility for unpaid care work increases as state provision of health, housing, sanitation, and social protection contracts. Social policy has by and large failed to recognise the importance of unpaid care to society and the economy.<sup>49</sup> Public services that could support women's unpaid care work, such as child and health care centres, are unavailable, particularly in poor areas. A recent World Bank publication estimated that the gross enrolment ratio at preschool level was only 12% in sub-Saharan Africa, and 36% for all developing countries combined.<sup>50</sup> Yet this is the age at which a child puts the greatest demand on families because younger children need the most intense care. Inadequate public healthcare provisions result in women and girls taking on more of these caregiving responsibilities in their homes and bearing the financial costs as well.

Women in developing countries spend up to 25% of their time carrying firewood and other fuel over long distances.<sup>51</sup>

In Benin and Tanzania, women work 17.4 and 14 hours more than men per week respectively, as a result of additional reproductive, domestic and care responsibilities.<sup>52</sup>

#### **4. Women in developing countries do not currently have equal access to, control over or ownership of land, compared to men.**

Less than 20% of the world's landholders are women. Women represent fewer than 5% of all agricultural landholders in north Africa and west Asia, while in sub-Saharan Africa they make up an average of 15%.<sup>53</sup> When women do control land it is often the less fertile land, and women farmers are less likely to have access to modern inputs such as irrigation equipment, seeds, fertilisers and mechanical tools. They also use less credit and often do not control the credit they obtain and have less access to extension services.<sup>54</sup> For example, despite producing up to 80% of the food in Africa, women receive only 7% of extension services and 1% of agricultural credit.<sup>55</sup>

#### **5. Women often have little control over the money they earn and decisions over how it is spent at the household level.**

Many women are marginalised and excluded from making financial decisions, from household level right up to the global economy.

In the less developed regions, fewer women than men have cash income, since much of their time is spent in unpaid work. Critically, even where women have cash earnings, a significant proportion of married women have no say in how these earnings are spent. The proportion of married women aged 15–49 not involved in decision making on how their own earnings are spent is particularly high in some countries in sub-Saharan Africa and in Asia, and is most pronounced for the poorest women.<sup>56</sup>

Access to incomes can increase women's decision-making control in households, although it can in certain instances also increase risks of violence, at least in the short term.<sup>57</sup>



**Bopha**, a garment worker, lives in Dangkor, Cambodia, where ActionAid and the Workers' Information Centre lobby for the safety and security of women garment workers outside the factory.  
PHOTO: SAVANN OEURM/ACTIONAID

### Securing decent work that is free from violence

Around 500,000 workers are employed in garment factories in Cambodia. More than 80% are young women who have migrated from rural provinces looking for an income to feed their family. There is a strong movement for worker's rights demanding better pay in Cambodian garment factories and they have seen remarkable achievements, but workers' salaries in the country are still low.

'No choice' is very common phrase from the workers who earn their living in cramped, hot rooms with many other people; eating low quality food; working under short-term contracts and working long hours; living under fear of rape or robbery after leaving work at night.

Strong policies are required from the state to ensure that all citizens – especially women – can live and work with dignity. Since 2011, ActionAid Cambodia has been working with the Worker's Information Center to examine the safety and security of women garment workers outside the factory. This has revealed large gaps in the provision of essential services – like security, education, health and legal services – to women garment workers. This is in part a result of legal frameworks that fail to address the specific needs of urban women workers, who instead fall between the responsibilities of different government departments.

See [www.actionaid.org/2012/12/beyond-factory-floor](http://www.actionaid.org/2012/12/beyond-factory-floor)

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## Why putting women at the heart of economic transformation matters

### The economic empowerment of women is a human right and an end in itself

The economic rights of women – including young women – are an end in themselves and are clearly enshrined in international law, including under the Convention on the Elimination of all forms of Discrimination Against Women as well as the International Covenant on Economic, Social and Cultural Rights and the Universal Declaration on Human Rights. Specifically, women have the right not be discriminated against in any way - including their economic life.

Women's economic empowerment is necessary in order to fulfill these rights, irrespective of whether this contributes to broader economic development objectives.

Young women, while already shouldering enormous economic responsibilities, face particular challenges in having their rights recognised and fulfilled.

### Women's economic empowerment supports inclusive economic growth

The importance of women's economic empowerment in delivering broader development goals was recognised at the MDG Summit in 2010, where member states agreed that *"investing in women and girls has a multiplier effect on productivity, efficiency and sustained economic growth"*.<sup>58</sup>

Recent research has demonstrated that greater gender equality in employment has made a positive contribution to economic growth.<sup>59</sup> Conversely, inequality impacts on the outcome of economic growth. The higher the inequalities in, for example, education or land access, the less likely it is that a particular growth path will result in a decline in poverty.<sup>60</sup>

In sub-Saharan Africa, inequality between men and women in education and employment was found to have suppressed annual per capita growth by 0.8% per annum from 1960 to 1992.<sup>61</sup>

Research in India has shown that states with the highest percentage of women in the labour force saw faster economic growth and the largest reductions in poverty from 1990 to 2005.<sup>62</sup>

It is important to recall here that economic growth in itself is not a measure of well-being and does not necessarily mean that those living in poverty are benefiting from this growth. Increasing the number of women in the labour force might be good for growth, but it is the nature of women's employment that will determine whether it is good, inclusive growth.

### How gender equality and inclusive growth are linked

Gender equality supports growth that benefits particularly the poor and vulnerable in a number of ways. It is thus increasingly seen as a building block for women and development more broadly.

**Equality in employment** means that better use is made of existing human resources. For example, a 2007 survey found that many countries could dramatically increase gross domestic product (GDP) by closing the gender gap in employment rates: the Euro zone could increase GDP by 13%, Japan by 16% and the US by 9%.<sup>63</sup>

**Women's control of assets** tends to increase agricultural production for consumption. The UN FAO found that "If women had the same access to productive resources as men, they could increase yields on their farms by 20-30%. This could raise total agricultural output in developing countries by 2.5-4 %, which could in turn reduce the number of hungry people in the world by 12-17%."<sup>64</sup>



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“The importance of women’s economic empowerment was recognised at the MDG Summit in 2010, where member states agreed that “investing in women and girls has a multiplier effect on productivity, efficiency and sustained economic growth”.

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### Women’s economic empowerment helps produce greater gender equality

When economic growth is combined with policies to promote gender equality in employment and education, *‘the implications for women’s wellbeing and rights, as well as social attitudes to gender equality, are likely to be positive.’*<sup>65</sup>

Women’s economic empowerment gives women greater status not just within households but also the wider community. For example, when women have the right to access, use and control land and other productive assets, they are able to challenge gender power relations, exercise other non-material rights such as political participation and freedom from violence, and meet their practical needs such as the right to food.<sup>66</sup> Women’s improved economic situation can provide the means to escape exploitative relationships and/or domestic violence. It can expand women’s choices such as in relation to sexual and reproductive health. It can also create role models, particularly for young women.

In India, married women’s ownership of their homes has been associated with lower levels of domestic violence.<sup>67</sup>

In Botswana and Swaziland, women’s capacity to negotiate safe sex was enhanced when women had access to sufficient food.<sup>68</sup>

### Women’s economic empowerment has a positive impact on other development goals

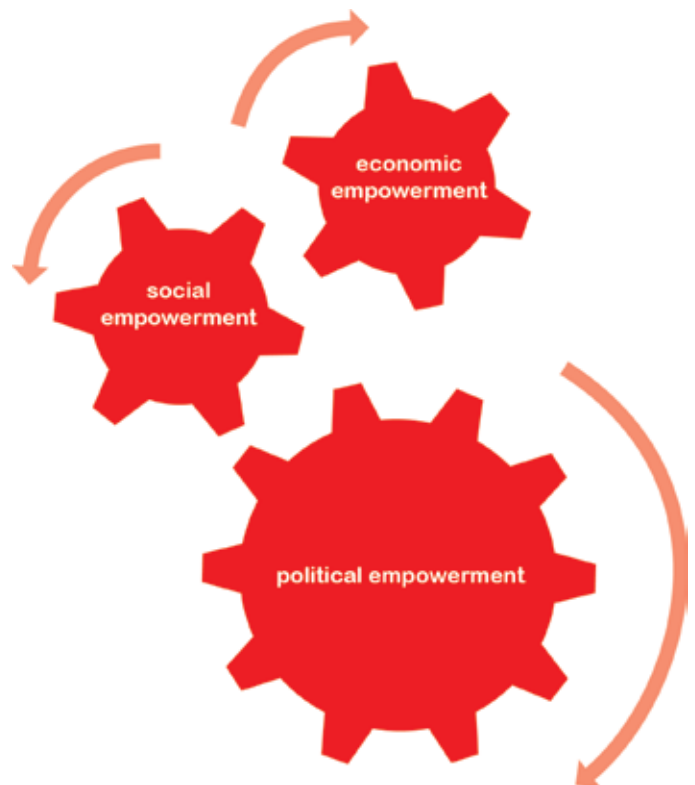
Putting more income in the hands of women has yielded positive results for child nutrition, health and education.<sup>69</sup> Women usually invest a higher proportion of their income in their families and communities than their male counterparts. A mother’s social and economic status is one of the best indicators of whether her children will escape poverty.<sup>70</sup>

On the other hand, discrimination against women will stand in the way of progress on development outcomes. For example, securing equal women’s access to land could reduce the number of hungry people by 150 million.<sup>71</sup>

In India, a woman’s higher earned income was found to increase her children’s years of schooling.<sup>72</sup>

A study in Brazil found that if household income was controlled by the mother, the likelihood of a child’s survival increased by 20%.<sup>73</sup>

Where women have no access to credit, the number of malnourished children is 85% above average.<sup>74</sup>



**Economic empowerment in the context of broader women’s empowerment**  
Adapted from Eyben E (2012)

## Recommendations for delivering women's economic empowerment post 2015

Transformative economic development cannot be achieved without women's economic empowerment. Women's economic empowerment is clearly about more than securing stable work in return for pay. If the post 2015 framework is to put women – including young women – at the centre of economic development, it must in particular tackle the following five key structural barriers:

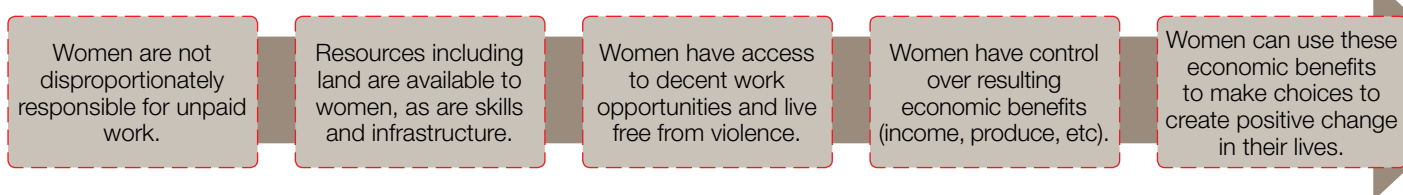
- **Access to decent work** – ensuring women are considered for work on an equal basis, work is stable, conditions are safe, fair and equitable, and labour rights including freedom to join unions are met.
- **Live free from violence against women and girls** – ensuring women's bodily integrity is respected at home, on the way to work and at

work, and women are able to access support and justice where rights are violated.

- **Addressing unpaid care work** – recognising women's contribution through the care they provide in their households and call for greater public service provision that improves the access and quantity of care. This is distributed fairly between men and women, is recognised as work and paid for, and allows for engaging in paid work.
- **Access to land and other resources** – ensuring women have the right to own land and inherit property.
- **Power to decide** – ensuring women have control over the resources generated through paid work and decision-making control over whether and what work to take on (paid and unpaid).

In addition, women and girls must have access to health services and infrastructure, as well as the skills they need to compete for jobs.

### Removing key barriers to women's economic empowerment



### Economic empowerment – a priority for women's rights organisations worldwide

Because women's economic empowerment is so key to gender equality and women's rights, it is repeatedly prioritised by organisations promoting women's rights the world over.<sup>75</sup>

- Association for Women's Rights in Development (AWID) Global Survey – 42% of organisations surveyed (1,119 women's organisations from over 140 countries) identified women's economic empowerment as a priority.<sup>76</sup>

- UN Women's first strategic plan – consultations affirmed the importance of economic empowerment as a thematic priority for UN Women, with partners stressing women's participation in the formal and informal economy, the impact of social services, social protection schemes and the care economy.<sup>77</sup>
- MDG Millennium Task Force – priorities on gender equality and women's empowerment include eliminating inequality in employment, guaranteeing women's property and inheritance rights, and investing in infrastructure to reduce women's time burden.<sup>78</sup>

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## Endnotes

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- 26 <http://www.telegraph.co.uk/finance/newsbysector/banksandfinance/7400476/Minister-calls-for-women-on-boards.html>
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