

Turning Promises into Progress:

Gender equality and rights for women and girls - lessons learnt and actions needed

This is an extract from the report *Turning Promises into Progress*. To access the full report please visit www.gadnetwork.org or www.gaps-uk.org

Introduction

2015 represents an important moment for gender equality and women's and girls rights. It is twenty years since the landmark Beijing Conference on Women and fifteen years since the ground-breaking United Nations Security Council Resolution (UNSCR) 1325 on Women, Peace and Security was adopted. In light of these key milestones and as the post-2015 development framework is agreed and implemented, three UK Networks – the Gender and Development Network (GADN), Gender Action for Peace and Security (GAPS), and the Sexual and Reproductive Health Rights Network UK - have come together to assess progress and make recommendations for turning the promises made into progress.

Over the last two decades there have been many new commitments and increasing political rhetoric on gender equality and the realisation of rights for women and girls, but limited real progress in achieving either. In our report, [Turning Promises into Progress](#), we conclude that this is, in part, because the underlying causes of gender equality have not been addressed and there was insufficient political will to make the changes needed on the ground.

Every woman and girl experiences discrimination differently, and resources should be particularly focused on those facing multiple discriminations such as on the basis of their income, sexuality, ethnic group or disability. But there are also shared realities, universal themes and common lessons. Most striking is the need to tackling the underlying barriers that perpetuate gender equality and prevent transformative change. Unequal power relations between genders are a fundamental way in which societies are organised; yet failure to recognise these social relationships has led women and girls to be labelled as a 'vulnerable group' to be protected. In this way, the status quo remains unchanged and discriminatory social norms and unjust social and economic structures continue to hinder progress.

Part two of the report looks at progress and challenges across eight areas relevant to gender equality: women, peace and security; violence against women and girls; sexual and reproductive health and rights; political participation and influence; education; women's economic equality; unpaid care and social norms. While spotlighting specific issues, it is also important to underline the interconnectedness of gender inequality and recognise the underlying causes that impact across issue areas and span political, social, economic, cultural and environmental spheres. The recommendations

throughout the report are therefore inter-linked and mutually reinforcing. While the actions are intended to be relevant for all women and girls, specific attention must be given those who are the most marginalised, and who face multiple discrimination on the grounds of race, ethnicity, sexuality, age, disability and marital status. Recommendations made are aimed at the broader international community with relevance primarily to official international institutions and governments but also to civil society organisations (CSOs) and the private sector. This document is an extract from the report – the issue section on ‘Women, Peace and Security’. For the full report please visit www.gadnetwork.org/turning-promises-into-progress or www.gaps-uk.org.uk.

Part two: Section 6

6. Women’s Economic Equality and Empowerment

“A post-2015 framework can only deliver a new vision if it revisits how economies are sustained and who does and does not have access to and is able to benefit from economic resources. We would particularly want to call for a shift in economic power, opportunities and entitlements in favour of the poor and marginalized, especially women and girls...’ 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.”

Letter by Women’s Major Group on UNSG’s report on the Follow-up to the outcome of the Millennium Summit ¹

6.1 The Issues

Women’s economic equality (WEE) is yet to be achieved in any country; their economic choices, income and control of assets all continue to lag behind those of men.² Yet, economic empowerment has a central role to play in the realisation of gender equality and women’s rights. Access to and control over income and assets can give women greater independence and choice; the ability to generate an independent income is intimately linked to women’s ability to exercise voice and control over their lives.³ Paid work has the potential to provide women with benefits beyond income, such as new social networks, skills, confidence, and higher aspirations.⁴

Economic empowerment is women’s capacity to contribute to and benefit from economic activities on terms which recognise the value of their contribution, respect their dignity and make it possible for them to negotiate a fairer distribution of returns.⁵

Economic equality is achieved when women have equal access to and control over resources and equal participation and influence in economic decision making.

Much of the donor discourse on women’s economic empowerment since Beijing has focused on integrating women into the market economy, and raising the income of individual women often through jobs or micro-credit programmes. While useful, this response has not substantially increased women’s economic empowerment for a number of reasons.⁶ Firstly, income, although important, is not enough. Women’s economic empowerment requires an increase in control over their income and household finances, and greater influence in economic decision making at every level. Upgrading women’s choices over the quality of work they do, and how they spend their time, are also essential components.⁷

The second area of concern is over the failure to recognise the structural barriers that prevent women benefiting from economic opportunities. In particular, interventions frequently have not addressed the ‘enabling environment’ or the non-economic barriers to economic equality such as legal constraints and discriminatory social norms around ‘women’s work’ and unpaid care that justify low pay, limit organising, and reinforce occupational segregation.⁸

Failure to acknowledge and address the ways in which neo-liberal policies have undermined gender equality in general, and women’s economic empowerment specifically has, as we show below, also been a major omission. Governments have frequently not, for example, provided sufficient investment in public services, regulated the work place or created supportive legal frameworks. At the time of the Beijing conference, women’s rights organisations were already calling on governments to address the way in which macro-economic policies, such as structural adjustment programmes, so often caused, perpetuated and depended on women’s economic and social inequality,⁹ yet little has changed.

What does the Beijing Platform for Action (BPfA) Say?

- Promote women’s economic rights and independence, including access to employment and appropriate working conditions and control over economic resources.
- Facilitate women’s access to resources, employment, markets, and trade.
- Provide business services, training, and access to markets, information, and technology, particularly to low-income women.
- Strengthen women’s economic capacity and commercial networks.
- Eliminate occupational segregation and all forms of employment discrimination.
- Promote harmonization of work and family responsibilities for women and men.¹⁰
- Review, adopt and maintain macroeconomic policies and

development strategies that address the needs and efforts of women in poverty.

- Revise laws and administrative practices to ensure women's equal rights and access to economic resources.
- Provide women with access to savings and credit mechanisms and institutions.
- Develop gender-based methodologies and conduct research to address the feminization of poverty.¹¹

6.2 What's happened in the last 20 years?

Increased recognition

The importance of investing in women's economic empowerment has been increasingly recognised in mainstream economic discourse and policy,¹² for example OECD Development Assistance Committee's (DAC) members have identified women's economic empowerment as a policy priority.¹³ Then at the Millennium Development Goals (MDG) Summit in 2010, member states agreed that "investing in women and girls has a multiplier effect on productivity, efficiency and sustained economic growth."¹⁴ However, despite the interest, donor spending on women's economic empowerment remains low.¹⁵ Moreover, the focus has been primarily on the benefits women's economic empowerment will bring to the community through economic growth, rather than on the achievement of women's economic rights.¹⁶ Recently the World Bank has recognised the interrelationship between women's economic empowerment and their voice and agency,¹⁷ and acknowledged that economic growth will not necessarily bring about gender equality, but the International Financial Institutions and most other donors are a long way from integrating and mainstreaming gender in their work in a meaningful way.¹⁸

International Frameworks on WEE

MDG 3 includes an indicator which measures an increase in women's share of non-agricultural employment under MDG 3 as well as a target on 'full and productive employment and decent work for all, including for women and young people' under MDG 1.

UN Convention on the Elimination of All Forms of Discrimination against Women (CEDAW) contains a number of articles relating to women's economic empowerment including equal rights in employment such as equal pay (Article 11); equal rights to family benefits and financial credit (Article 13); rights of rural women including participation in development planning (Article 14); and equal rights of both spouses in the ownership and management of property (Article 16). The International Covenant on Economic, Social and Cultural rights, in particular articles 2, 3 and 7, is also relevant.

The Guiding Principles on Poverty and Human Rights stipulate that states must ensure that women have equal access to economic opportunities (para 26) and

full and equal legal capacity to own, control and administer economic resources such as land, credit and inheritance (para 27).¹⁹

There are also a number of ILO Conventions which promote women's rights in employment including Equal Remuneration Convention, 1951 (No. 100), Discrimination (Employment and Occupation) Convention, 1958 (No. 111), Workers with Family Responsibilities Convention, 1981 (No. 156), Maternity Protection Convention, 2000 (No. 183), and Decent Work for Domestic Workers 2011 (No 189).

Opportunities for employment, but not empowerment

Increased globalisation of the world economy has created some new employment opportunities for women, especially in the manufacturing and non-traditional agricultural export sectors. For example research by the World Bank revealed that in East Asia, growth in the manufacturing sector (particularly textile and food services) has increased women's paid employment.²⁰ Globally, women's access to paid employment in non-agricultural sectors increased from 35 percent in 1990 to 40 percent in 2012.²¹ However, the pace of progress has been slow, and World Bank figures suggest that women's global economic participation has stagnated.²²

Crucially however, women's greater participation in the market economy over the last two decades has not been accompanied by significant advances in WEE and empowerment. Women continue to earn between 10 and 30 percent less than men for doing comparable jobs,²³ make up nearly two-thirds of the working poor,²⁴ and are twice as likely as men to be living in extreme poverty.²⁵ Nor has girls' improved access to education translated into economic empowerment. For example, the World Bank's Adolescent Girls Programme that supported girls to transition from school to work was found to have had positive impacts on earnings, but a weaker impact on empowerment outcomes such as confidence.²⁶

Quality of work

Economic growth has not guaranteed access to decent work for women who are still more likely than men to be in informal, insecure and low paid work with limited control over economic decisions.²⁷ The gender pay gap is evident across the board, among farmers, entrepreneurs and employees.²⁸ Women remain concentrated in poorly paid part-time jobs and, on average, are paid 10 to 30 percent less than men for comparable work, across all sectors.²⁹ At the current rate, it will take 75 years to close the gap.³⁰

Over half of the world's 120 million working women have jobs that are insecure and typically not protected by adequate social or legal protections.³¹ Globally, women are half as likely as men to have full time secure and highly paid jobs;³² the situation is worst in Sub-Saharan Africa and South Asia where an estimated 80 percent of women in paid employment have precarious and vulnerable jobs.³³ As a result, women are also

more affected than men by the global trend towards increasing insecurity and precariousness of employment.³⁴ Women also remain heavily represented in the agriculture sector, where remuneration is lower, comprising on average about 40 percent of the agricultural labour force in developing countries.³⁵ These women in rural paid work are more likely than men to have part-time, seasonal and low paid jobs.³⁶ In addition, a substantial proportion of unpaid agricultural work is also carried out by women.³⁷

Even women's physical safety is often not guaranteed. Women on factory floors are subject to widespread violence, including sexual violence³⁸ while others face unsafe working environments. For example in Bangladesh, women account for almost 85 percent of workers in the garment industry and were the majority of those killed in the collapse of the Rana Plaza garment factory in April 2013.³⁹ Migrant workers are amongst the most vulnerable, facing violence and discrimination at each stage of migration. In particular, domestic workers in many countries face abusive working conditions which can be defined as slavery. Although national, global and regional instruments exist to protect women migrant workers, they are seldom applied.⁴⁰

Economic assets and entrepreneurs

An increase in provision of microcredit proved to be beneficial to many women involved, but the global impact was limited.⁴¹ Women continue to have less access to and control over economic assets, credit and productive inputs than men, in part due to discriminatory laws and practices on inheritance, land rights, and finance.⁴² Agricultural support to small holders has frequently failed to address the specific needs of women farmers. Firms owned by women in urban areas in Africa have been found to have 2.5 times less start-up capital than those owned by men.⁴³ Women are also more likely than men to run a single-person business with no employees.⁴⁴ As a result, women entrepreneurs tend to be less productive and profitable.⁴⁵ The problem is even worse for women in the informal sector.⁴⁶ Many of the world's poorest women work on the land, but less than 20 percent of the world's landholders are women – falling to less than five percent in North Africa and West Asia.⁴⁷

Austerity measures and limited public services

Evidence shows that neo-liberal free market-oriented reforms have proved a major brake on women's economic empowerment, and gender equality more broadly.⁴⁸ The model, introduced in the 1980s donor-led structural adjustment programmes and still widespread today, is also prone to economic shocks; the response to which has been austerity measures that further diminish the public sector.⁴⁹

Central to these neo-liberal macro-economic policies has been a limiting of the role of the state through privatisation and reduced public spending. Cuts in public spending impacts disproportionately on women partly because most public sector jobs are done by women; a decline in consumption also hits demand in female dominated sectors such as garments, agriculture and electronics further increasing women's

unemployment.⁵⁰ UNESCO estimated that the global financial crisis caused 16 million women to lose their employment between 2007 and 2009, and that women were pushed into informal and unsafe jobs at a faster rate than men.⁵¹ The problem is compounded because social norms around women travelling and occupational segregation reduce women's occupational and geographical mobility making it harder to get new work.⁵²

As a result of the social norms around care (see Part two: Section 7 on Care), cuts in public provision of child-care, education, health and social protection all lead to an increase in women's unpaid work which, in turn, limits income prospects.⁵³ For example, research in 2010 on the impact of austerity measures across Europe found that 28 percent of women's part-time work and economic inactivity was explained by an absence of care services.⁵⁴ A reliance on regressive indirect taxes, such as VAT (value-added tax), further impacts disproportionately on poorer women's disposable income.⁵⁵

Gender equality and sustainable development

Gender inequality and unsustainability share common causes and drivers, and are both exacerbated by a market-based economic model which pursues economic growth through exploiting gender inequalities and the environment for profit.⁵⁶ This system has led to poverty, environmental degradation, climate change and rising inequality, all of which present barriers for women achieving their rights. It has been recognised, such as in the outcome document of the United Nations Conference on Sustainable Development (2012) that sustainable development cannot be achieved without gender equality.⁵⁷ The Beijing Declaration and Platform for Action also called for environmental policies and programmes to integrate gender concerns.⁵⁸

Women and girls constitute the majority of those worst impacted by the effects of climate change and environmental degradation and are less likely to have access to environmental resources.⁵⁹ It is therefore important to address this disproportionate disadvantage faced by women and girls through gender transformative policies and programmes. Women's decision making power and full, equal and meaningful participation in sustainable development policies and programmes is important to ensure they address gender inequalities and women's rights.⁶⁰ However, care must be taken that responses to sustainability challenges do not exacerbate gender stereotypes or increase women's burden of unpaid care without increasing their access to rights and resources.⁶¹

Open economies – trade and investment

Opening economies to attract foreign direct investment by transnational corporations was a core element of structural adjustment policies, and continues to be included in more recent donor advice to, and policies designed for, developing countries. One UN report concluded that: "The move of production by transnational corporations to export processing zones, the reliance on home and sweatshop sectors, and land

dispossession by extractives industries are a locus for corporate abuse and violation of human rights, and most of the victims are women.”⁶² While many women have gained employment in export industries, they have limited bargaining power as these manufacturing industries can move to other locations if conditions change or wages increase.⁶³ Export processing zones designed to attract foreign companies frequently have few regulations on wages or health and safety and are un-unionised. Women workers in home-work and sweatshops, part of global supply chains, have low wages and few labour rights with the hazardous working conditions in Bangladeshi garment factories among the many examples.⁶⁴ The impact on women of land grabs by extractive industries has also been well documented.⁶⁵ Furthermore, the tax breaks designed to attract transnational corporations have reduced public resources, and restricted spending on, for example, essential public services.⁶⁶

Another part of the neo-liberal package are the trade agreements that restrict the transfer, development and maintenance of technology, preventing developing countries from adding more value to commodities through processing and industry, and thus acting as a further barrier to increasing women's income in the value chain.⁶⁷

6.3 Challenges and ways forward

To make real progress there are a number of structural barriers which need to be addressed to build and enhance WEE and rights. Underlying these is the need to reconsider macro-economic policies and models.

Positive social norms

Women's economic inequality is, in part, legitimised and perpetuated by the persistence of social norms around gender roles and 'women's work' which contribute to occupational segregation, low pay, insecure employment and women's disproportionate burden of unpaid care work (see Part two: Section 8 on Social Norms). Significantly, nearly four in ten people globally agree that when jobs are scarce, men should have more rights to jobs than women.⁶⁸ These attitudes are compounded by social norms around restrictions of movement and the threat of violence, which further constrain women's choices over work.⁶⁹ Discriminatory social norms, which prescribe that women's place is in the home, can result in women who earn income facing social pressure and even retaliation from their partners and community.⁷⁰

The social norms that currently define occupational segregation, keep women from senior positions in employment and labour movements, perpetuate discriminatory inheritance practices and exclude women from economic decision making, all require attention and redefinition.⁷¹

Investment in social infrastructure

Increasing adult women's paid employment may have unintended consequences if the unpaid care they provide is not replaced by publically provided care services. For example, daughters may be taken out of school to take on caring responsibilities or adult women will experience yet a further decrease in their time as they try to combine caring responsibilities with paid work (see Part two: Section 7 on Care).

Inadequate transport infrastructure as well as a lack of access to local markets, infrastructure, financial training or forums for sourcing credit or goods will also impact on the economic opportunities available to women. For example, women, particularly those living in rural areas, may not be able to take advantage of employment opportunities if safe and affordable transportation is not available to allow them to travel to the workplace.

Substantial improvements are also needed in the type and volume of social protection to achieve universal social provision. Entitlement is still often based on employment contributions, which further discriminate against women.

Economic empowerment, particularly for the most marginalised women, requires investment in social infrastructure, essential services and social protection.

Women's voice and agency

Paid work is most likely to empower women if it offers them dependable income over which they are able to exercise control, together with a sense of self-esteem and recognition.⁷² Yet women are excluded from economic decision making at every level. Lack of control over income and limited participation in household decision making continues to be a major barrier to WEE.⁷³ In the workplace, women are less likely to be unionised than men and are under-represented in senior posts.⁷⁴ For example, recent research indicates that women occupy only a quarter of senior management roles.⁷⁵

Whether as local producers or workers in a global supply chain, women who are supported in organising themselves will have improved economic empowerment. Women coming together to promote their own shared interests allows them to pool their resources or to take on new leadership roles.⁷⁶ Women producers who organised collectively were found to be more productive, received more income for their products, had better access to market information and had improved access to credit and more decision making power over it.⁷⁷

Financial and political support is needed for women's organising and women's rights collective action and social movements including trade unions and informal and migrant workers organisations.⁷⁸ Furthermore, initiatives to increase women's voice, agency and participation need to extend to economic

decision making at all levels, including national governments, the United Nations and International Financial Institutions.

Legislation and policies

In a significant number of countries, discriminatory legislation remains, including laws that limit women's access to education, legal capacity, property rights, access to credit, and access to social security.⁷⁹ These constraints prevent women from taking advantage of any economic opportunities provided. For example, discriminatory inheritance and property ownership laws means that women have no collateral to access financial support to build their businesses and must rely on personal savings or loans from relatives.⁸⁰ In some countries women cannot obtain a business loan from the bank without the signature of their husband or father.⁸¹ In 15 countries, women still require their husband's consent to work.⁸²

By contrast, legislation and regulations such as International Labour Organisation (ILO) conventions can be introduced to cover, for example, provision for a living wage, equal pay, security of employment, parental rights, safe working conditions and freedom from violence, and the right to organise and to collective bargaining, as well as access to remedy when and if violations occurs. Such legislation should be actively enforced, including through affirmative action where needed.

Laws and customary practices which discriminate against women, both within and outside marriage, should be removed in order to provide equal rights for women to inherit, own and bequeath land and resources. Legislation and regulations (including ILO Conventions) must be introduced and implemented to support 'decent work'.

Corporate responsibility and government regulation

The negative impact of business and trade policies on women has been well documented but inadequately addressed.⁸³ The response so far has been limited. Corporate Social Responsibility (CSR) initiatives such as the UN Global Compact⁸⁴ and Women's Economic Empowerment Principles⁸⁵ have been accompanied by calls from civil society for the private sector to analyse the position of women in their global supply chains and promote women's economic empowerment.⁸⁶

The UN Guiding Principles on Business and Human Rights may provide a useful way forward. The Principles have broad international support, and clearly establish corporate responsibility to respect human rights throughout supply chains and in all business relations and activities. They also recognise the duty of states to protect against corporate abuse, and the duty of both states and corporations to provide access to remedy where abuse occurs.⁸⁷ They even acknowledge, albeit in a very cursory way, that women may face different risks and challenges from men.⁸⁸

The principles of corporate responsibility must take account of women's different interests and needs and the barriers they face. Corporations must promote human rights throughout their supply chains proactively ensuring decent pay and conditions for workers.⁸⁹ Governments have a responsibility to identify, prevent and remedy the harm caused to women by private sector activities.

Donor support for women's economic empowerment

Despite increased recognition of the importance of women's economic empowerment in mainstream development discourse, there has not been a corresponding increase in donor support to programmes in this area. Analysis of overseas development assistance (ODA) spending to support women's economic empowerment revealed that donor investments in this field have remained flat and unchanged since 2007.⁹⁰

Even more important, better quality aid is needed that recognises and targets the barriers women face, particularly the non-economic barriers, yet there remain knowledge gaps in relation to the effectiveness of women's economic empowerment interventions. A review by Overseas Development Institute (ODI) found that the majority of empirical evidence was focussed on financial service products with limited evaluation of projects working on legal and regulatory frameworks, unions, and fair employment and asset provision.⁹¹

An increase in donor support for women's economic empowerment is needed, with a clear focus on addressing the structural barriers to women's economic inequality.

Alternative macro-economic policies

While there has been a greater integration of women into the market economy, the fundamental shifts in macro-economic policy that were needed are no closer to being achieved. Almost all governments and donors continue to pursue an economic model of growth that takes advantage of women's cheap and poorly regulated labour, reduces the capacity of the state to provide public services, and depends heavily on women's unpaid care to absorb the resulting cuts.⁹² It is not, some argue, just that macro-economic policies are failing to secure WEE, it is that women's unequal economic status, particularly their unpaid provision of care services, is a central component to the functioning of the model.⁹³

As a starting point, a greater understanding is needed of the interrelationship between economic policies and gender equality, followed by acknowledgement of the issues caused by current growth models and the development of alternative models. This would include, for example, recognition of the different impact of all policies – including

taxation, trade and investment – on women and men with measures to promote gender equality and ensure that women are not disadvantaged. It would also include a greater commitment to the provision of high quality public services, accepting the responsibility of governments to provide care rather than depend on the invisible, unremunerated provision by women within households and communities. States would further recognise and act on their duty to promote greater equality within the work place and ensure decent, stable work with a minimum wage, equal pay, including implementing affirmative action programmes and promoting schemes that guarantee poor women and men work.⁹⁴ To succeed, these responses will need to recognise and respond to existing inequalities in intra-household decision making, the variety of family structures, unequal access to resources and employment between men and women, and the importance of the care economy.⁹⁵

Women’s economic empowerment initiatives will only succeed if they are located within a broader transformation of the power relations which govern economic resources, removing the gender bias that systematically disadvantages women. This will require lasting change in economic decision making, and in the distribution of, access to, and control over resources in favour of women who are marginalised and living in poverty.⁹⁶

6.4 Recommendations

International institutions/governments should:

1. Recognise the duty of states to implement human rights-based economic policies and legislation that promote gender equality including ensuring that women have access to decent employment opportunities, enjoy safe working conditions, receive equal pay for work of equal value and have the right to organise at all stages of global value chain.
2. Recognise the duty of states to implement fiscal policies that, through progressive tax systems and gender-responsive public financial management systems, generate and allocate sufficient income to redress discrimination and inequality, including the provision of universal access to adequate, affordable public services and universal social protection.
3. Put in place and enforce effective and transparent policies and mechanisms that require corporations to comply with international human rights standards and obligations and guarantee access to remedy when violations occur.
4. Repeal discriminatory laws, including customary laws, and actively enforce legislation and regulation promoting women’s full and equal access to land, property, technology, credit and other productive resources.
5. Promote women's leadership, voice and agency at all levels of economic policy making, from household to international levels.

- ¹ Women's Major Group (2013) *Letter by Women's Major Group on UNSG's report on the follow-up to the outcome of the Millennium Summit, A life of dignity for all: accelerating progress towards the Millennium Development Goals and advancing the United Nations development agenda beyond 2015*, available at: <https://www.globalpolicy.org/component/content/article/252-the-millennium-development-goals/52476-letter-by-womens-major-group-to-ban-ki-moon-on-his-mdgpost-2015-report.html>
- ² World Economic Forum (2008) *Gender Parity* (website) <http://www.weforum.org/issues/global-gender-gap> (Date visited: 28 December 2014)
- ³ Pathways of Women's Empowerment (2011) *Empowerment: A journey not a destination*. Brighton: Institute of Development Studies, available at: <http://www.ids.ac.uk/files/dmfile/SynthesisReport12DecR.pdf>
- ⁴ Kabeer, N. (2000) *The Power to Choose: Bangladeshi Women and Labour Market Decisions in London and Dhaka*. London: Verso.
- ⁵ There is no universally agreed definition. This one comes from Eyben, R. (2011) *Supporting Pathways of Women's Empowerment: A Brief Guide for International Development Organisations*, Brighton: Pathways of Women's Empowerment, available at: http://r4d.dfid.gov.uk/PDF/Outputs/WomenEmp/Policy_Oct_11_Supporting_Pathways.pdf
- ⁶ The Division for the Advancement of Women (2007) *Financing for gender equality and the empowerment of women, Report of the Expert Group Meeting, EGM/FFGE/2007/REPORT*, Hosted by the Government of Norway Oslo, Norway, 4-7 September 2007 available at: http://www.un.org/womenwatch/daw/egm/financing_gender_equality/EGM%20Report%20Final.pdf, and Kabeer, N. (2005) *Is Microfinance a 'Magic Bullet' for Women's Empowerment: Analysis of Findings from South Asia*. Economic and Political Weekly, available at: <http://www.microfinancegateway.org/content/article/detail/35016>
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- ⁸ Tornqvist, A. and Schmitz, C. (2009) *Women's economic empowerment: scope for Sida's engagement, Working Paper*. Stockholm: SIDA, available at: <http://www.enterprise-development.org/download.ashx?id=1524> p.10
- ⁹ UNIFEM (2000) *Progress of the World's Women 2000*. New York: United Nations Development Fund for Women, available at: http://iknowpolitics.org/sites/default/files/progress_of_the_world_s_women_2000.pdf
- ¹⁰ See United Nations (1995) *Beijing Platform for Action*, available at: <http://www.un.org/womenwatch/daw/beijing/platform/>, Strategic objectives F.1 to F.6 on Women and the Economy
- ¹¹ *Ibid.*, Strategic objectives A.1 to A.4 on Women and Poverty
- ¹² See, for example, Cornwall, A. (2014) *Women's empowerment: what works and why?* UNU-WIDER, WIDER Working Paper WP/2014/104, available at: http://www.wider.unu.edu/publications/working-papers/2014/en_GB/wp2014-104/; Arutyunova, A. and Clark, C. (2013) *Watering the Leaves, Starving the Roots: the Status of Financing for Women's Rights Organizing and Gender Equality, Executive Summary*, Toronto: Association for Women's Rights in Development (AWID), available at: <http://www.awid.org/Library/Watering-the-Leaves-Starving-the-Roots>, OECD (2011) *Women's economic empowerment. Issues paper*, Paris: OECD-DAC GENDERNET, available at: <http://www.oecd.org/social/gender-development/47561694.pdf>; Kabeer, N. (2012) *Women's economic empowerment and inclusive growth: labour markets and enterprise development: SIG Working Paper 2011/12*, London and Ottawa: Department for International Development and IDRC, available at: <http://www.idrc.ca/EN/Documents/NK-WEE-Concept-Paper.pdf>; World Bank (2006) *Gender Equality as Smart Economics: A World Bank Group Gender Action Plan (Fiscal years 2007–10)*. Washington D.C: World Bank Group, available at: <http://siteresources.worldbank.org/INTGENDER/Resources/GAPNov2.pdf>; Golla, A., Malhotra A., Nanda, P. and Mehra, R. (2011) *Understanding and measuring women's economic empowerment: Definition, framework, indicators* Washington DC: International Centre for Research on Women, available at: <http://www.icrw.org/files/publications/Understanding-measuring-womens-economic-empowerment.pdf>

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- ¹⁴ United Nations General Assembly (UNGA) (2010) *Resolution 65/1. Keeping the promise: united to achieve the Millennium Development Goals. Outcome document of the High-level Plenary Meeting of the General Assembly on the Millennium Development Goals at its sixty-fifth session*, para. 72, (d) (e), quoted in, UN Women In collaboration with ECLAC Expert Group (Oct 2013) *Meeting Structural and policy constraints in achieving the MDGs for women and girls*, available at: <http://www.ohchr.org/Documents/Issues/Food/Expertpaper-UNWOMENMexicoevent.pdf> paragraph 54
- ¹⁵ OECD DAC Network on Gender Equality (2014b), *Financing the unfinished business of gender equality and women's rights: priorities for the post-2015 framework*, Paris: OECD, available at: <http://www.oecd.org/dac/gender-development/financing-unfinished-business-gender-equality.htm>
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Gender and Development Network (GADN)

GADN brings together over 100 expert NGOs, consultants, academics and individuals committed to working on gender, development and women's rights issues.

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