

Department of Economic and Social Affairs  
Division for the Advancement of Women

## 2009 World Survey on the Role of Women in Development

# Women's Control over Economic Resources and Access to Financial Resources, including Microfinance



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## Department of Economic and Social Affairs

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## Preface

The 2009 *World Survey on the Role of Women in Development* addresses the important theme of “Women’s control over economic resources and access to financial resources, including microfinance”. The *World Survey* illustrates the importance of examining women’s access to economic and financial resources in a broad sense, including resources generated at national level through budgets, trade, and development assistance; financial services such as savings, credit, remittance transfers and insurance; employment; land, property and other productive resources; and social protection.

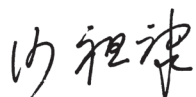
There are significant development gains to be made in ensuring women’s equitable access to and control over economic and financial resources, including in relation to economic growth, poverty eradication and the well-being of families and communities. The impact of inequality in access to resources represents a global challenge with implications at individual, family, community and national level.

The *World Survey* makes a timely contribution in the context of the current financial and economic crisis. It points out the need for an appropriate gender-sensitive response to the crisis which minimizes the negative impacts and takes advantage of the opportunity to develop positive trends.

The United Nations must demonstrate leadership in identifying and systematically and effectively addressing discrimination against women in relation to resources. Appropriate responses will facilitate both achievement of gender equality and empowerment of women and economic growth and long term prosperity.

It is my hope that the *World Survey* will contribute to an improved understanding of gender equality implications of economic development and will guide the design of gender-sensitive policy measures that will increase women’s access to and control over economic and financial resources. I commend it to a broad global audience.

In addition to its input to discussions on women and development in the General Assembly in October 2009, the *World Survey* also constitutes a contribution to the 15-year review of implementation of the Beijing Declaration and Platform for Action in the Commission on the Status of Women in March 2010 and to the ECOSOC Annual Ministerial Review, focused on gender equality and empowerment of women, in July 2010.



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October 2009



## Overview

Women's equal access to and control over economic and financial resources is critical for the achievement of gender equality and empowerment of women and for equitable and sustainable economic growth and development. Gender equality in the distribution of economic and financial resources has positive multiplier effects for a range of key development goals, including poverty reduction and the welfare of children. Both microlevel efficiency results through increased household productivity and macroefficiency results through positive synergies between indicators of gender equality and economic growth have been recorded. Development rationales for enhancing women's access to economic and financial resources include women's role as "safety net of last resort" in economic downturns.

Long-standing inequalities in the gender distribution of economic and financial resources have placed women at a disadvantage relative to men in their capability to participate in, contribute to and benefit from broader processes of development. Despite considerable progress on many aspects of women's economic empowerment through, *inter alia*, increases in educational attainment and share of paid work, deeply entrenched inequality persists as a result of discriminatory norms and practices, and the pace of change has been slow and uneven across regions. Women continue to be absent from key decision-making forums shaping the allocation of economic and financial resources and opportunities, which further perpetuates gender inequality.

The current financial and economic crisis is already threatening the progress made towards the achievement of internationally agreed development goals, including the Millennium Development Goals. The manner in which countries respond to the recession can have disproportionate impacts on women and girls, possibly reversing gains made, particularly through cuts in public spending on health and education and through inequitably designed safety nets. There is also increased risk of reductions in allocations to gender equality and women's empowerment.

The international community has made strong, comprehensive commitments to gender equality and women's rights in access to and control over economic and financial resources in United Nations intergovernmental contexts. Human rights treaties, mechanisms and instruments have also addressed the issues of women's access to and control over resources. Governments have the primary responsibility for implementing these commitments.

## Macroeconomics and women's economic empowerment

Macroeconomic policies impact on gender equality through markets and state interventions which distribute key economic and financial resources. Gender equality perspectives have, however, been largely ignored in formulation of macroeconomic policies. Development of gender-responsive policies requires an understanding of and attention to the distributional consequences of economic growth strategies and monetary, fiscal, trade and investment poli-

cies, as well as the specific constraints to women's economic empowerment, including in particular the unequal gender distribution of paid and unpaid work and its implications for access to economic resources and opportunities.

The impact of economic growth on gender equality can vary considerably, including in relation to employment, well-being and broader indicators of gender equality. The positive changes in employment associated with changes in growth have been larger for women than for men. Economic growth has had, however, limited documented impact on women's life expectancy and women's participation in economic and political decision-making. The importance of gender equality in education and employment for economic growth is illustrated by microlevel impacts and efficiencies generated by optimal use of human capital.

Monetary policies are likely to have gender-differentiated impacts through the labour market. Tight monetary policies, high real rates of interest and deregulated financial markets affect the supply of credit in the economy, including its availability to less privileged economic actors. Women smallholder farmers and small- and medium-scale entrepreneurs are deprived of access to credit. Tax systems can create and perpetuate gender inequalities through influencing the allocation of time to formal, informal and unpaid work and through the burdens imposed by direct taxes on consumption goods and services.

Budgets at national and other levels are important mechanisms for Governments to ensure women benefit from public-sector expenditures. Gender-responsive budget initiatives can be instrumental in promoting change in budget policies, allocation and outcomes to ensure that resources are allocated to the implementation of commitments on gender equality.

Trade policies impact on women through employment, prices and incomes. Trade can create employment opportunities for women in export-oriented labour-intensive manufacturing. These opportunities may, however, not be sustainable because of the shift to more skill- or capital-intensive forms of production, the relocation of capital and the relocation of jobs from the formal to informal economy. The removal of tariffs and other trade barriers can reduce government revenues, leading to cuts in social spending or increases in excise taxes, which can disproportionately impact poor women.

Foreign direct investment has played a major role in employment generation for women in some regions, particularly in labour-intensive export-oriented manufacturing. Competition to attract foreign direct investment may, however, lead to a weakening of labour standards, particularly in export-processing zones, which can be disempowering for women. Although foreign direct investment is less internationally mobile, there is a risk of relocation to keep wages low and avoid labour regulation, particularly in sectors with low levels of capital investment where women are primarily located.

Remittances are expected to remain relatively resilient during the current financial and economic crisis relative to other categories of resource flows to developing countries. Women make up an increasing percentage of international migrants, migrating independently in search of jobs and contributing to remittance flows. There are gender differences in the propensity to remit, reflecting differences in earnings, life cycle and family responsibilities. While migration and the possibility to remit may be empowering for women, the costs to the migrant women have to be considered.

Development cooperation has been a critical mechanism for women's economic empowerment, even though the majority of funds have gone to social sectors rather than productive sectors such as agriculture, energy and transport. Measuring progress and accountability in relation to official development assistance remains a challenge because of limited data and underdeveloped and inadequately utilized methodologies.

## Access to full employment and decent work

Labour is the most widely available factor of production at the disposal of poor people around the world and the primary means through which they earn a living. Although women's share of employment has increased, a gender division of labour persists. The contraction of formal employment and decent work and proliferation of "atypical" or non-standard work, which is generally precarious, poorly paid and uncovered by labour legislation or social protection, has particularly affected women. Lack of access to decent work is a major cause of poverty among women.

Constraints faced by women in the labour market include their disproportionate concentration in vulnerable forms of work, occupational segregation—both horizontal and vertical, wage gaps and the unequal division of unpaid domestic work. These constraints reflect women's disadvantage in education; lack of organized voice and bargaining power; constraints on labour market mobility; relatively high involvement in part-time or temporary jobs; concentration in employment where pressures of global competition keep wages down; and direct discrimination.

Despite women's increased participation in the labour market, there has been no significant increase in the sharing of unpaid work, including caregiving, between women and men, which affects women's employment choices. A number of countries have introduced policies on working arrangements, including reduction of working hours, flexibility of work-time and location, and the option of part-time work to assist both women and men in reconciling their work and family responsibilities. Part-time work, which is mainly taken by women, can, however, involve a wage-penalty and long term impacts on pensions.

Addressing the constraints women face in the labour market requires a range of policy interventions, including development of women's capabilities to adapt to changing labour market conditions, support to reduce unpaid care work, gender-sensitive labour market regulations and enhanced capacity for collective action. Increased responsibility of all stakeholders—States, the private sector and civil society—for caregiving is particularly important.

Both gender-specific and gender-neutral labour regulations can be instrumental in eliminating gender inequalities and discrimination and ensuring access to decent work; and both can have unintended detrimental impacts. Gender-sensitive regulation that is properly enforced can protect vulnerable workers, help bridge the gap between formal and informal working conditions and create more unified labour markets. It is, however, increasingly difficult to ensure that all women benefit from labour market regulations because many women in developing countries work in the informal sector which remains beyond the reach of regulation.

## Access to land, housing and other productive resources

Women in many parts of the world continue to face discrimination in access to land, housing, property and other productive resources and have limited access to technologies and services that could alleviate their work burdens. Unequal access to resources limits women's capacity to ensure agricultural productivity, security of livelihoods and food security and is increasingly linked to poverty, migration, urbanization and increased risk of violence. Population growth, climate change, the spread of markets and urbanization have created new opportunities and new challenges in women's access to land, housing and other productive resources. Attention to the resource challenges women face in agriculture is essential for addressing the food and energy crises and climate change in both the short and long term.

Gender inequality in access to land and property is substantial due to discriminatory inheritance practices, unequal access to land markets and gender-biased land reform. Some progress has been made in legislative reform, but implementation is hindered by sociocultural norms and women's lack of knowledge of their entitlements. Socio-economic contexts determine the appropriateness of different types of rights to land and property—including individual rights, joint-titling and group rights. Continued efforts are needed to promote gender-sensitive legislation, enforce existing legislation, make judicial systems more accessible and responsive to women, and provide legal aid to women seeking to claim their rights.

Land reform processes, such as land-titling projects and resettlement schemes, can play an important role in addressing inequalities in access to land and property. Land markets have, however, not been an effective means of transferring land and property to women in many parts of the world.

Improved access to water and energy in developing countries can reduce women's workloads, increase productivity and provide more time for income generation, political participation and leisure. Women face greater obstacles in accessing irrigation for crop production and livestock raising, due to insecurity of land tenure and their exclusion or marginal involvement in user associations. The user groups established to promote greater community management of natural resources, including forests, exclude women through discriminatory rules and social norms. Efforts to increase women's participation must address inequalities in governance structures and membership requirements.

Equitable access to infrastructure and services are critical for women's economic empowerment. Transport improvements can reduce women's time-poverty in rural areas in many parts of the world, as well as increase access to markets, schools and services, with resulting improvements in productivity, health and well-being. Agricultural extension services in many countries have largely ignored women, in part due to the fact that most extension officers are men who target male farmers and focus information and inputs on their priorities and needs.

The work burden of women in many parts of the world could be alleviated through access to improved technologies, including electricity, which would increase health and well-being and free time and energy for other economic activities. Barriers to women's access to improved technologies include lack of adaptation to local conditions, discriminatory norms and practices, limited dissemination and high costs. The potential of information and communication technologies (ICT) for benefiting women through time-savings and access to information, employment and income generation has not been fully realized and women's access remains limited in many parts of the world, particularly in rural areas.

Housing is an essential asset for ensuring women's independence and economic security.

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