



COFDF

Comité québécois
femmes et développement

Women's Economic Empowerment

An AQOCI "Gender in practice" Community of Practice¹ position paper²

Women's economic empowerment or the strengthening of their economic power is a broad and multi-faceted process, which includes the fruition of several rights, and leads to a transformation of power relations between women and men. It includes the capacity of women to generate sufficient resources, sustainably, for them to be able to satisfy their needs and those of their dependents, to ensure their autonomy and self-realization within their families and communities and to have a saving capacity for reinvestment in their economic activities and emergencies.

Economic empowerment also means that women have the capacity to take decisions concerning the income generated by their economic activities, have equitable access to economic resources and opportunities, and exercise equitable control over them. Finally, strengthening women's economic power consolidates their confidence and self-esteem and enables them to influence and contribute, as equals, to the economic growth of their country and communities.

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² This document is the fruit of discussions between members of the community of practitioners during meetings held on 5 June and 15 November 2012.

FINDINGS:

Women's economic empowerment is a means for promoting Gender Equality (GE). However, this empowerment process comes up against numerous mechanisms that work to subordinate women. For example, the obligation of women to assume almost all domestic labour responsibilities leaves them with little time to devote to their economic activities. Due to discrimination in attitudes and beliefs regarding women's rights, responsibilities and abilities, and also because of violence against women (VAW), women have less access to essential resources and they encounter greater challenges when it's time to make decisions concerning the income generated by their economic activities.

Sidebar 1: Economic empowerment

Women's participation in economic life and their empowerment in this realm are essential in order to strengthen their rights, enable them to have control over their lives and exercise influence in their communities. It is an integral part of building just and equitable societies. (Source: Ministry for Foreign Affairs, Sweden, 2010.)

Consequently, projects that aim to promote women's economic empowerment must meet:

- **women's practical needs** to enable them to improve their living conditions by providing them with access to the resources necessary to conduct their income-generating activities (time, tools, micro-credit, training, etc.), as well as to the resulting benefits; and
- **women's strategic interests**, to question and transform the structures, attitudes and values that underlie inequalities and injustices, so that women may acquire control over the resources and incomes arising from their income generating activities.

Thereby producing the following results:

- ✚ **Women will enjoy greater access to economic opportunities, basic services** (education, health care, etc.) and decent jobs.³
- ✚ **Their social status will be enhanced** and their rights better respected as women become more empowered and receive greater recognition.
- ✚ **They will be more able to contribute to and influence the processes of change** affecting them, their families and their communities.

POTENTIAL BENEFITS:

Women's economic empowerment contributes significantly to accelerating growth to the benefit of the poor and favours the realization of the Millennium Development Goals (MDGs). Gender equality and women's empowerment are catalysts apt to induce multiplier effects in terms of

³ According to the ILO, decent work means every woman or man has an opportunity for productive work under conditions of liberty, equity, security and dignity.

development. Of all the types of investment in development, those aimed at promoting GE are the ones that produce the highest return. For example:

- Increases in women's incomes and negotiating power translate into a greater investment in children's education, health and nutrition, which, in turn, contributes to long-term economic growth.
- A study in Brazil has demonstrated that a child's chances for survival increase by 20% when it is the mother who manages household income.
- In Africa, total agricultural production could increase by as much as 20% if women had equal access to farming inputs.
- Women owned businesses represent no less than 38% of all registered small businesses worldwide. In Africa, Asia, Eastern Europe and Latin America, the number of such businesses is growing rapidly. This trend has a direct impact on job creation and poverty reduction.⁴

BARRIERS TO WOMEN'S ECONOMIC EMPOWERMENT

It is necessary to ensure that women's economic empowerment projects also aim to transform social relations. Cultural norms such as marriage and early pregnancy, women's triple workload, discrimination in attitudes and behaviour, and gender violence are all significant barriers to women's economic empowerment. A lack of education and training and high levels of illiteracy among women aggravate this situation. The questioning of cultural norms generates resistance on the part of certain women, men and local authorities and may give rise to conflicts.

There is little social recognition of the economic contributions that women make. As a consequence, their work and needs remain invisible. This reinforces discriminatory attitudes and leads to lesser access to essential resources for conducting their economic activities, to lesser or non-existent participation by women in decision-making in the workplace, to lower incomes than men and to employment in less secure and stable occupations.

International cooperation organizations rarely conduct a gender analysis during the planning of their activities. Consequently, there is a lack of data on the mechanisms of gender subordination and transformation strategies to confront these mechanisms are not developed.

There are not enough organizations fighting for women's rights. GE is a RIGHT as all countries are signatories to international conventions on gender equality. For women's rights to become real and effective, it is necessary to amend discriminatory laws, generate dialogue on policy and economic issues (with unions and business leaders) and encourage women's participation in

⁴ United Kingdom Department for International Development (2010).

policy and decision-making bodies. Furthermore, women and men must have access to education and information on women's rights.

For women, in concrete terms access to equal rights in terms of economic development means the following:

- Participating in and influencing economic decisions;
- Knowing their rights and being in a position to have them recognized;
- Owning individual or collective enterprises, which includes land ownership;
- Disposing of substantial incomes and exercising control over how such are utilized;
- Easy access to and control over technical and financial resources (e.g., credit);
- Access to profitable markets;
- Purchasing power and saving capacity;
- Holding jobs paying decent wages;
- Benefiting from a lightening of their responsibilities through men's participation in domestic labour;
- A safe and non-violent environment; and
- Access to education and technical training.

Sidebar 2: Formal employment as a strategy

Entrepreneurship is not the only path to economic empowerment. In fact, for very poor women, jobs with decent wages may be more advantageous... Not all women possess the aptitudes necessary for entrepreneurship; their priorities may consist of ensuring the survival and well-being of their families and they may have trouble in hiring and supervising workers or lack sufficient freedom of mobility. The failure of micro finance programs to reach the poorest women highlights the particular difficulties that such women face as entrepreneurs and the potential

Often, the incomes generated by economic projects involving women are so modest that they do not enable them to escape poverty (defined as less than a dollar a day). Access to resources in the broad sense (land, credit, transportation, training, literacy training, health care services/food security) is therefore essential. Micro-credit programs foster the development of micro and small enterprises that allow the poor to engage in survival activities. New strategies are needed to support the development of medium-sized enterprises run by women. This absence of intermediate sized enterprises owned by women is considered the missing link in private sector development.

INSPIRING IDEAS DRAWN FROM STUDY CASES:

- To ensure that women have the opportunity of generating sufficient incomes to escape poverty, a participatory market study should be conducted to identify the potential of different sectors of production. In Haiti, SOCODEVI and CECI, rather than support the sectors where women are found, identified the most promising sectors in their target region and subsequently integrated women into them. Their analysis underlined the importance of product diversification to avoid flooding the market with over-production,

which would cause prices to fall, as well as the importance of targeting local markets, which are often more accessible to women.

- The case of Gambia and the African Development Bank highlights the importance of developing regulations for the micro-credit sector and micro-finance organizations in order to ensure a propitious environment for women's economic empowerment. This project also demonstrated the importance of micro-savings and collective insurance to ensure social protection, as well as the expansion and viability of women's economic activities.
- Resistance to women's participation in decision-making, and their access to project resources and benefits, is a recurring theme. In Haiti, SOCODEVI and CECI adopted a two-track strategy in response: 1) conduct sensitization activities with women and men simultaneously, thus enabling communities to better understand GE relations; and 2) impose quotas for women's participation in specific projects at the decision-making level as well as the operational level. The strategy for imposing these participation quotas consisted of forming alliances with women leaders, investing in the sensitization of women and men, training follow-ups, training and continuous support for the members of the project team to ensure they shared the responsibility for advancing the GE strategy, and increasing the number of facilitators on the project team to accompany the process.
- The non-recognition and lack of respect for women's rights are major barriers to economic empowerment. A project of Oxfam-Canada and its local partner in Nicaragua, FEMUPROCAN (Federation of cooperatives of women farmers of Nicaragua), addressed this issue. Their project encourages women to join cooperatives, supports them to successfully develop agricultural businesses (training on grain processing, improving financial and business skills) and sensitizes them regarding their rights (i.e., self-esteem, sexual and reproductive health, and the right to live without violence). The project is also developing women's leadership capacities in cooperatives and communities and building their capacities to assert their needs and defend their rights with the local authorities.
- Oxfam Quebec conducted an impact assessment study on a women's economic empowerment project in Vietnam. This study focused on women's entrepreneurship opportunities and the challenges that women had to confront throughout the project, such as – to name but a few – burdensome stereotypes about women entrepreneurs, domestic workloads and the lack of recognition of their social engagement. The study also demonstrated the complexity of the process of changing behaviour and the importance of recognizing small steps as much as major breakthroughs. The project resulted in a greater consciousness among women of the inequalities between women and men and the creation of platforms for solidarity between women. It also contributed to greater participation of women in taking "minor decisions," but did not, however, modify their role in decision-making concerning issues seen as more "important" by society.

WOMEN'S ECONOMIC EMPOWERMENT STRATEGIES:

Women's economic empowerment requires strategies to address multiple challenges:

1. *Reducing women's domestic labour responsibilities.*

Women are obliged to assume most reproductive or domestic labour responsibilities. This fact limits their capacity to devote more time to economic activities, to improving their quality of life and well-being, to advocating their rights and to developing their communities. Reducing this burden requires a fundamental questioning of the social and cultural representations of masculinity, which often dissociate men from their reproductive roles.

2. *Working with both women and men rather than with just women alone.*

Women live with their families and men as members of their communities. By neglecting to take into account women's social realities and the interdependence between women and men, we disregard women's motivations, their choices and the possibilities open to them. It is essential to work with men to bring about changes in discriminatory attitudes and behaviours towards women and to transform gender relations. The principal challenge is the lack of resources devoted to GE and, consequently, the difficult choices that must be made in allocating available resources. Another challenge is to avoid integrating men without also questioning traditional ways of functioning, which exclude women from decision-making.

3. *Ensuring that economic activities generate sufficient income for women to be able to meet their needs and those of their dependents.*

Women are often relegated to informal, precarious and underpaid employment. Micro and small enterprises (MSEs)—the biggest part of the economy in most developing countries—usually centre on survival and low productivity activities. Naila Kabeer's study underlines the role that salaried employment can play in women's economic empowerment (see sidebar 2).

4. *Connecting women's economic empowerment with promoting organizing and leadership among women.*

Organizing women (and their allies) is one of the most important ways to counter discrimination and exploitation and to promote and defend women's rights and interests. Organizing also allows women to pool their resources to increase their economic power and gain access to services and social protection measures. It can also facilitate their representation with respect to developing local, national and international policies. "...Women have greater access to leadership roles if they enjoy a certain degree of economic autonomy; moreover, having more women in leadership positions increases their capacity to lock in policies that advance women's economic empowerment in different sectors."

5. *Build the capacities of local organizations, particularly women's organizations.*

It is essential to strengthen the capacities of supporting organizations (women's organizations, local NGOs active in economic empowerment, cooperatives, etc.) in areas such as carrying out market studies, developing business plans, financial management of SMEs. This also applies to supporting organizations' capacity to transfer such expertise. Moreover, these organizations must be capable of supporting women and men in the process of changing attitudes and perceptions regarding women's abilities and rights and regarding discriminatory behaviour. Finally, they must be able to support women in organizing to defend their rights.

QUESTIONS CALLING FOR DEEPER ANALYSIS:

- Is the strategy of supporting and creating micro and small enterprises, cooperatives, etc. profitable and viable? Are we supporting the development of real economic opportunities? Do these microcredit, entrepreneurship and cooperatives projects enable populations to escape poverty, or do they, in effect, ensure that they remain prisoners of a precarious cycle of survival?
- Is entrepreneurship a solution more appropriate to rural areas?
- Should we work in economic sectors where women are presently found or in sectors that are more profitable and integrate women into the latter? Given the importance of the farming calendar, should we favour economic sectors that do not entail scheduling conflicts with the busiest agricultural periods such as harvests?
- Girls are often obliged to assume additional workloads when women engage in income generating projects. How do we avoid having girls become victims of women's economic empowerment?
- What are the management capacities of women entrepreneurs? How does one strengthen these capacities and ensure better long-term management of businesses?
- How do we integrate the struggle against violence against women in economic projects?
- How do we ensure the sustainability of GE gains (for women and the organizations supporting them) once a project has terminated?
- It would be interesting to conduct a long-term impact study on women's economic empowerment projects to draw lessons and improve our practices.
- Both North and South, how do we encourage the presence of women in management positions in leading private and public sector organizations?

ADDITIONAL RESOURCES:

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