

Progress of the World's Women 2000

UNIFEM
Biennial
Report

UNIFEM



*United Nations
Development Fund
for Women*

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Kingston, Jamaica

Contents

5	Preface	Noeleen Heyzer
7	Overview	Progress of the World's Women 2000
15	Chapter 1	The Progress of Women: Empowerment and Economics
37	Chapter 2	Commitments to the Progress of Women: Rights and Targets
61	Chapter 3	Assessing the Progress of Women: Linking Targets to Indicators
85	Chapter 4	Assessing the Progress of Women: A Broader Picture
107	Chapter 5	Accountability for the Progress of Women: Women Demanding Action
129	Chapter 6	Future Progress for Women: Reshaping Globalization
155	Annex: Technical Notes	
159	References	

List of Tables

25	1.1: Size of the Informal Sector
27	1.2: Women's Share of Employment in the Informal Sector, Industry and Services, the Public Sector, Selected Sub-Saharan African Countries
69	3.1: Female Enrolment in Secondary Education, 1997, 1996
73	3.2: Female Share of Paid Employment in Industry & Services (latest data available)
77	3.3: Women's Share of Seats in National Parliament, January 2000
81	3.4: Levels of Achievement in Gender Equality and Women's Empowerment
83	3.5: Progress of Women Scoreboard, mid 1980s-late 1990s
87	4.1: Unpaid Male and Female Family Workers as Proportion of Male and Female Labour Force, 1990
93	4.2: Female Wages as % of Male Wages, circa 1997
96	4.3: Adult Population in Poverty, Russian Federation
96	4.4: Gender Poverty Ratio in Selected Countries, 1980s
97	4.5: Prevalence of Violence Against Women by an Intimate Partner
99	4.6: Prevalence of HIV/AIDS (at the end of 1997)
138	6.1: Indicators of ICT Availability, circa 1997
148	6.2: Interactions Between Gender and the Finance Ministry, Analytical Matrix
150	6.3: The Left-Hand Side of the Balance Sheet: A Matrix for Macroeconomic Policy

List of Charts

26	1.1: Revisioning the Economy Through Women's Eyes
30	1.2: Globalization
68	3.1: Secondary Net Enrolment Ratio, female/male, 1997
70	3.2: Change in Secondary Level Female Net Enrolment Ratio, 1985-1997 (1985=100)
74	3.3: Change in Female Share of Paid Employment in Industry and Services (%), 1980-1997
79	3.4: Change in Women's Share of Seats in National Parliaments, 1987-2000
88	4.1: Change in Female Unpaid Family Workers as % of Female Labour Force, 1980s-1990s
89	4.2: Employers and Own-account Workers: Change in Female Share (%), 1980s-1990s
91	4.3: Change in Female Share of Administrative and Managerial Positions, mid 1980s-mid 1990s
94	4.4: Change in Female Wages as % of Male Wages in Industry and Services, c.1980-c.1997
94	4.5: Change in Female Wages as % of Male Wages in Manufacturing, c.1980-c.1997
94	4.6: Female Monthly Wages as % of Male Wages in Transition Countries, c.1987-c.1992
105	4.7: GEM and Public Expenditure
148	6.1: Gender Inequality and Economic Growth

Preface

It is with great pride that I introduce the first edition of a new UNIFEM biennial report, *Progress of the World's Women*, to stand alongside other UN flagship publications: *The Human Development Report* (UNDP), *The State of the World's Children* (UNICEF), and *The State of World Population* (UNFPA). UNIFEM's decision to launch *Progress of the World's Women* responds to the need to inspire concentrated attention and action to address the opportunities and challenges that countries worldwide are facing in their effort to achieve greater equality in the lives of women and girls.

UNIFEM has been supporting innovative programmes of governments, NGOs and other actors in more than 100 countries to implement the Beijing Platform for Action. While the challenges are significant, we are encouraged by the advances that have been achieved in a number of critical areas. By focusing on strategic interventions, pilot initiatives, advocacy and the facilitation of new partnerships between United Nations agencies, governments, civil society and the media, we have made significant strides in critical areas, such as addressing violence against women. This includes changes in legislation and improvements in law enforcement, as well as increased allocation of resources to violence prevention, protection and rehabilitation services for women. Advances have also been achieved through innovative initiatives designed to engender governance and leadership, increase women's access to economic opportunities and improve understanding of the gender dimensions of HIV/AIDS.

This inaugural report, *Progress of the World's Women 2000*, assesses what has been achieved for women's economic empowerment and gender equality from the mid 1980s to the late 1990s. Launched at the UN Special Sessions to review progress in implementing commitments made at the Fourth World Conference on Women and the World Summit on Social Development, it focuses on the economic dimensions of women's progress in

the context of globalization. Using a combination of statistical indicators and personal testimonies, it shows that while there has been progress in many countries, this progress is uneven. Even in the richest countries some forms of gender inequality persist. There is still a long way to go before the promise of the Beijing Platform for Action is fulfilled. This raises the need for greater accountability, calling for more concentrated attention to three areas: targets and indicators that are needed to track progress, individuals and institutions who need to be held accountable, and the measures that need to be taken towards accelerating progress for women.

While the Beijing Platform for Action and the programmes for action from other UN world conferences on women offer a resounding endorsement of the need for gender justice and equality, they provide a limited set of specific targets and indicators as tools for ensuring greater accountability. In essence, the countries of the world have agreed to a path but have neglected to create sufficient road signs that let us know how far we have come in our journey and how far we have to go.

The International Conferences of the 1990s have led to agreement on a range of targets and indicators for women's progress. The 1994 International Conference on Population and Development was especially instrumental in introducing targets and indicators that focus on women's health, education and reproductive rights. But we lack comparable targets and indicators for women's economic empowerment and economic rights. For instance, no targets and indicators are specified to address gender equality in the labour market, or in the time devoted to unpaid care work, or to measure the "feminization" of poverty. In June 2000, the world has an opportunity to link the review of the Fourth World Conference on Women to other UN world conference reviews, as well as to the goals set forth by the Millennium Report issued by the Secretary-General of the

United Nations. Integrated United Nations follow-up can serve to ensure that global development targets and indicators to address income poverty are specified in ways that take into account gender disparities in income poverty.

Policies to ensure that targets are met must be implemented in ways that promote rather than impede women's enjoyment of human rights. The discourse of rights has a powerful moral force, which the discourse of targets lacks. We must therefore explicitly link targets to the promotion and protection of women's human rights. The achievement of gender equality targets and protection of women's human rights require governments to make appropriate allocations of resources. Government budgets, both raising revenues and making expenditures, must be reshaped to ensure that they are fully supportive of women's empowerment and gender equality.

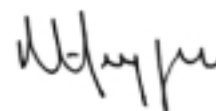
States have made national and international policy commitments to advance the status of women and by April 2000, 118 governments had adopted national action plans or policy directives on gender equality. However, with globalization, non-state institutions are increasingly becoming critical in promoting or hindering progress for women. The strengthened roles of civil society, the private sector, multilateral agencies, and international economic institutions in decision-making processes call for a shift of focus from governments to governance. Accountability has many dimensions, demanding synergetic partnerships, strategic alliances, and many more stakeholders. No single agent on its own can deliver the needed changes. Alliances and partnerships based on shared responsibility and common ground are crucial if we are to have progress for all.

The prospects for women's progress depend upon global, regional, national and local contexts. Currently, the major phenomenon shaping our world is globalization, the global integration of trade, finance, investment, and use of new technology. The gender effects of globalization are complex and uneven, with new risks and new opportunities for different groups. If globalization is to be pro-women and pro-poor, it must be steered and shaped in accord with international human rights conventions and the development consensus and targets reached at various UN conferences. Women's capacity must be built to manage new risks and to take advantage of new opportunities, including new information and communications technologies. Women-friendly financial institutions based on greater participation and accountability must be created. At the same time, the elimination of gender bias as a "development distortion" must be a central objective of public policy if development gains

from new opportunities are to be maximized. Finally, business corporations must be encouraged to commit themselves to social responsibility and accountability in all their operations. Through a series of joint efforts, markets, technology and economic policy must be transformed so that they operate fairly, and deliver the potential fruits of globalization to poor women.

Equality, Development and Peace, the themes of the four UN conferences on women, are the bedrock upon which are anchored the aspirations of the UN system, its member states and its peoples. If equality, development and peace are to be the basis for organizing our social systems, then we need people in government, business and civil society to promote the right kind of values, policies, institutions and relationships to shape our world. Partnerships among governments, civil society and businesses for social responsibility are extremely important in a globalizing world. We need to give more attention to the norms, leadership and decision-making that can make globalization truly supportive of human development, economic and gender justice.

The stakes for women are high. Women want a world in which inequality based on gender, class, caste and ethnicity is absent from every country and from the relationships among countries. Women want a world where fulfillment of basic needs becomes basic rights and where poverty and all forms of violence are eliminated. Where women's unpaid work of nurturing, caring and weaving the fabric of community will be valued and shared equally by men. Where each person will have the opportunity to develop her or his full potential and creativity. Where progress for women is recognized as progress for all.



Noeleen Heyzer

Executive Director
UNIFEM

Overview

Progress of the World's Women 2000

This report examines the progress of the world's women from the mid 1980s to the late 1990s. It concentrates on the economic dimensions of gender equality and women's empowerment in the context of globalization. The report includes a discussion of women's visions, experiences and dilemmas about progress as well as benchmarks for progress established by internationally agreed-upon rights, standards, objectives and targets. It assesses women's progress using a variety of indicators and examines the issue of accountability, focusing in particular on government accountability for the gender impact of their policies and programmes, including national budgets, and on corporate accountability for the social impact of their operations. Finally, it explores ways in which globalization can be reshaped to promote the progress of poor women, including transforming microfinance, markets for goods and services, the development and use of new technology, and national and international economic policy.

The report presents national statistical indicators in tables and charts, and also presents the voices and faces of many individual women from around the world.

Chapter 1

The Progress of Women: Empowerment and Economics

This report takes the human development approach to economic policy as a point of departure. But, recognizing that oppressed people may lack the courage to choose to develop and use their capabilities, it extends the idea of human development to encompass the process of empowerment. Women's empowerment includes:

- acquiring knowledge and understanding of gender relations and ways in which these relations may be changed;

- developing a sense of self-worth, a belief in one's ability to secure desired changes and the right to control one's life;
- gaining the ability to generate choices and exercise bargaining power;
- developing the ability to organize and influence the direction of social change to create a more just social and economic order, nationally and internationally.

Acquiring these capabilities requires both a process of self-empowerment, in which women claim time and space to re-examine their own lives critically and collectively, and the creation of an enabling environment for women's empowerment by other social actors, including other civil society organizations, governments and international institutions. It entails both the development of women's own agency and the removal of barriers to the exercise of this agency.

Conventional conceptions of the way in which economies operate offer limited guidance for policies to promote women's empowerment and ways to combine gender justice with economic justice. This because they leave out much of the work that women do, especially the unpaid care work that women do for their families and communities. This report draws upon recent work in gender-aware economics to present a more complete view of how economies work, including unpaid care work in the home as well as volunteer work and paid work in NGOs, and the often invisible "informal" paid work in small workshops, on the streets and in sub-contracted home-based work.

Looking at economies through a gender lens produces a different analysis of economic restructuring. Conventional economic indicators may signal that progress is being made, with more and more women entering into paid work, and economic reforms (including liberalization and privatization) producing increases in economic efficiency. But they may obscure a transfer of real costs (in people's time and

effort) from the public sector, where such costs are monetized and show up in government accounts, to households (the “domestic sector”), where such costs are not monetized and therefore not visible. *Gender-aware economic analysis suggests the need for a more holistic definition of “efficiency” that directs attention beyond financial costs.*

The primacy of financial costs is intensified by globalization. International trade, investment and migration are not new phenomena; what is new is the accelerating speed and scope of movements of real and financial capital. This acceleration is due to the removal of state controls on trade and investment and to the rapid development of new information and communications technologies.

Women have experienced globalization in a number of different ways. Globalization intensifies some of the existing inequalities and insecurities to which poor women are subject, but for educated, professional women, it opens up new opportunities. Globalization does not so much create a problem in the unpaid provision of care where none existed before, as change the form of the problem. Before globalization, there was a care deficit, but mainly a deficit in the care provided to women, who spent much time caring for other people, but had little time to care for themselves. With globalization, men and children may also begin to experience a care deficit, if the pressures of the double burden of paid and unpaid work becomes too much for women and men do not take on more of this work. Solutions will require re-balancing responsibilities between private, public, domestic and NGO sectors of the economy; better ways of managing the global economy; and changes on the part of men as well as of women.

Among the negative consequences of globalization has been financial crisis in several regions in the 1990s. In times of crisis, women are called upon to act as the heroes of everyday life, providing the ultimate social safety net for their families when all other forms of social security have failed. Globalization creates an environment that allows many women to achieve greater personal autonomy but in an increasingly unequal and risky environment. *Women are faced with the dilemma of how to reconcile their demand for empowerment with their concern for a more just and equal economic order.*

One way forward is to promote the transformation of the institutional norms and values of business corporations, public agencies and NGOs, to reflect the patterns of women’s as well as men’s lives and to support not only individual choice but also economic justice. Gender mainstreaming should be understood as a process that brings about that kind of institutional transformation. In particular, it should change the expectation that

people who are decision-makers in economic and political life have no responsibilities for unpaid care work or can delegate them to others. Men need to take a larger share of the pains and pleasures of unpaid care work. Fortunately, there are men who are already thinking along these lines.

Women’s diversity and the contradictory contexts in which they find themselves create great challenges for assessing and promoting the progress of women. Women have to defend their right to paid work in the private, public and NGO sectors in the face of familial and community opposition, their right to better terms and conditions of paid work in the face of global competitive pressures, and their right to more equal ways of sharing and supporting unpaid care work in the face of economic evaluations that do not recognize the costs and benefits of this work. This report is envisaged as a contribution to a global dialogue conducted in relation to the commitments made to women in human rights treaties and UN conferences and grounded in the efforts of women’s organizations to humanize the world.

Chapter 2

Commitments to the Progress of Women: Rights and Targets

Governments have made many commitments to the progress of women, expressed internationally through UN human rights instruments, International Labour Organization Conventions and UN conference agreements. Chapter 2 reviews the jointly agreed norms, benchmarks and targets.

Women are actively working to use human rights instruments to address women’s economic inequality in different parts of the world. For instance, women in Nepal and Tanzania have used the Convention on the Elimination of All Forms of Discrimination Against Women (CEDAW) to strengthen women’s property rights. UNIFEM and International Women’s Rights Action Watch Asia Pacific convene an annual training workshop on using the CEDAW convention.

In Canada, women’s groups are among those who have appealed to the Committee on Economic, Social and Cultural Rights to request the government of Canada to explain how its 1995 Budget Implementation Act was consistent with the terms of the International Covenant on Economic, Social and Cultural Rights (ICESCR).

However, human rights instruments have some limitations as tools to advance women’s economic progress. CEDAW, for example, outlaws discrimination against women but does not deal with the phenomenon of “equalizing down,” when gender gaps narrow but the standard of living of both

women and men falls. ICESCR includes the right of women and men to an adequate standard of living, but specifies that this right is to be “progressively realized,” by each state, without setting out any kind of timetable or standards.

ILO Conventions, embodying standards agreed upon by recognized workers’ groups, employers’ groups and government representatives, offer another instrument for advancing women’s economic progress. But until recently, ILO Conventions did not apply to workers in the “informal sector.” The Convention on Home Work, adopted in 1996, has begun to correct this omission. It entitles paid workers who are based in their own homes to receive the same benefits and protections as those who undertake paid work outside their homes. Women’s organizations such as HomeNet, an international network of home-based workers, and SEWA, the Self-Employed Women’s Association, are campaigning, with the support of UNIFEM, to persuade governments to ratify the Home Work Convention and enact laws and develop policies to protect the rights of home-based workers in their countries.

Governments have reemphasized their commitment to human rights instruments and ILO Conventions in a series of UN conferences held in the 1990s. Some of these conferences identified specific targets and a timetable for reaching these targets. Chapter 2 summarizes those agreed upon at the International Conference on Population and Development (Cairo, 1994), the World Summit on Social Development (Copenhagen, 1995) and the Fourth World Conference on Women (Beijing, 1995). Some of these targets were subsequently incorporated into the International Development Targets (IDTs) first brought together by the Organisation for Economic Cooperation and Development and now widely used as a framework for development cooperation.

Looking at these targets from the perspective of the progress of women, this report identifies three key findings:

- **The prominent target:** The conferences at Cairo, Copenhagen and Beijing all agreed on a target of closing the gender gap in primary and secondary education by the year 2005. This target is identified in the International Development Targets as *the* target for progress towards gender equality and the empowerment of women.
- **The missing targets:** There are no targets for improving women’s economic position or reducing the “feminization” of poverty.
- **The forgotten target:** The Beijing Platform for Action affirmed the target previously agreed upon by the UN Economic and Social Council that

women should have at least a 30 per cent share of decision-making positions. But this target is not included in the International Development Targets.

Targets can be a useful way of enabling people to monitor how far their governments are implementing international agreements. This report proposes some additional targets for consideration, of which the first is to end the disproportionate presence of women among the poor by 2015.

Women’s organizations from all over the world pressed governments at Beijing and Copenhagen to address women’s economic inequality and poverty, and to change macroeconomic policies that hindered women from enjoying secure and sustainable livelihoods. The agreements reached at both conferences include acceptance of the need to restructure and reformulate macroeconomic policies, but the main mechanism they recommend for reducing women’s poverty is improving their access to credit. For example, the Beijing Platform for Action includes:

- 35 references to enabling poor women to gain access to credit;
- 17 references to employment creation and other strategies for poverty eradication.

The agreements at Beijing and Copenhagen recognized the importance of the private sector and called upon business corporations to support women in a number of ways, including increasing the participation of women in management and granting contracts to women’s small businesses. Governments also agreed to encourage business corporations to observe national labour, environment, consumer, and health and safety laws and comply with international agreements. *But no mechanisms for corporate social accountability were identified.*

Running through the commitments that governments made at Beijing and Copenhagen is a paradox: *the commitments reflect an expectation that governments are responsible for implementing policies to improve the well-being of women, especially poor women, but they do not effectively address the ways in which market liberalization and privatization may undermine the capacity of governments to discharge these responsibilities, especially to poor women.* There is a need to refocus attention on gender equality and macroeconomic policy in the context of globalization.

Chapter 3

Assessing the Progress of Women: Linking Targets and Indicators

The process of evaluating how far commitments have been met requires gender-sensitive indicators. Chapter 3 reviews some of the indicators that have

been proposed and presents tables and charts for countries, grouped by regions, using three indicators selected by the UN Development Assistance Framework (UNDAF) to track progress in reducing obstacles to gender equality and the empowerment of women, over the period between the mid 1980s and the late 1990s. *These are brought together with national-level economic data in a scoreboard of women's progress.*

The review of the indicators proposed by the OECD to monitor achievement of International Development Targets finds that:

- only two out of 24 indicators are specifically designed to measure progress towards gender equality and women's empowerment, and both are related to education;
- the indicators for measuring progress in reducing poverty are not specified in a way that shows the extent to which poverty is "feminized," in the sense of women being disproportionately among the poor;
- there are no indicators on the gender balance in decision-making or on gender equality in the labour market.

The UNDAF Indicator Framework, which will be used in conjunction with national partners to assess development progress at the national level, contains 37 indicators disaggregated by sex, covering income poverty, food security and nutrition, health and mortality, reproductive health, child health and welfare, education, employment, housing, environment and crime prevention. These indicators will be valuable for assessing progress on issues of concern to women. In addition, the framework includes three gender-sensitive indicators that specifically assess progress in achieving gender equality and women's empowerment:

- ratio of girls' enrolment ratio to boys' enrolment ratio in secondary school;
- female share of paid employment in non-agricultural activities (i.e., industry and services);
- women's share of seats in national parliament.

These indicators are best understood as measures of the extent to which there is an enabling environment in which obstacles to women's exercising agency are diminishing. They do not measure the subjective dimensions of women's empowerment, the extent to which women feel themselves able to speak out and take control of their lives.

As with all indicators, they are never unambiguous in their meaning, but they can be powerful tools for women to use in dialogue with governments and international institutions to press for more accountability in the meeting of commitments. Using data from UN databases,

especially the Women's Indicators and Statistics database, the report shows progress in many areas, but deterioration in others.

Gender Equality in Secondary Education Enrolment

By 1999:

- 11 per cent of countries had achieved gender equality;
- 51 per cent of countries had a lower enrolment ratio for girls than boys;
- 38 per cent of countries had a lower enrolment ratio for boys than for girls.

Progress in Girls' Enrolment in Secondary Education

Between 1985 and 1997, there were improvements in a wide range of countries, but declines in:

- 11 out of 33 countries in Sub-Saharan Africa;
- 7 out of 11 countries in Central and Western Asia;
- 2 out of 21 countries in Asia and the Pacific;
- 6 out of 26 countries in Latin America and the Caribbean;
- 6 out of 9 countries in Eastern Europe;
- 1 out of 23 countries in Western Europe and Other Developed Countries.

Women's Share of Paid Employment in Industry and Services

Most paid employment today is in industry and services. People who work in agriculture are more likely to be self-employed or unpaid family workers. Women's share of paid employment in industry and services is an indicator of how far the obstacles to women holding paying jobs have crumbled.

In the late 1990s the share ranged from a high of 54 per cent in Ukraine and Latvia to a low of 5 per cent in Chad.

Women's share has increased in most regions from the mid 1980s to the late 1990s (with the exception of parts of Eastern Europe).

But the quality of employment has not increased in the same way, and may even have deteriorated. Women's jobs tend to enjoy less social protection and employment rights than do men's jobs.

Women's Share of Seats in Parliament

Only 8 countries have achieved a level of 30 per cent or more:

Sweden, Denmark, Finland, Norway, Iceland, Netherland, Germany and South Africa.

The share has increased in many countries in the period 1987-2000, most notably in South Africa,

Uganda, Mozambique (in Sub-Saharan Africa); Argentina, Bahamas, Barbados, Ecuador and El Salvador (in Latin America and the Caribbean), and Australia, Austria, Belgium, Canada, Iceland, Netherlands, New Zealand, Sweden and the UK (in Western Europe and Other Developed Countries). Progress is strongly related to the introduction of various kinds of quotas for women in politics. The share has fallen in some countries in all regions, but the most dramatic falls are in Eastern Europe.

Highest Levels of Achievement

Only a few countries have simultaneously achieved gender equality in secondary education at high levels of girls' enrolment (i.e., about 95% or above) plus at least 30 per cent female share of seats in parliament plus women's share of paid employment in industry and services of around 50 per cent:

Sweden, Denmark, Finland and Norway

Four others come close:

Iceland, Netherlands, Germany and South Africa

Developed as well as developing countries still have quite a way to go.

Macroeconomic Obstacles to Gender Equality and Women's Empowerment

Some of the shortfall may be due to macroeconomic obstacles. A scoreboard is presented in Chapter 3 which relates scores (positive, negative or no change) for gender equality in education, employment and parliament to scores for increases in per capita gross national income, equality in distribution of national income among households, and debt reduction.

Key points revealed by the scoreboard are:

- deterioration in the economic conditions faced by women in Sub-Saharan Africa and Eastern Europe;
- increased indebtedness:
 - 22 countries out of 48 in Sub-Saharan Africa;
 - 10 countries out of 28 in Asia and the Pacific;
- association between increased indebtedness and deterioration in girls' enrolment in secondary school: of the countries for which scores are available for both education and debt reduction, 16 experienced deterioration in girls' enrolment in secondary school, of which 12 also experienced an increase in indebtedness;
- household income inequality increased across a wide range of countries, particularly in Eastern Europe and Western Europe and Other Developed Countries, suggesting that poor women have not enjoyed much of the fruits of any progress.

Chapter 4

Assessing the Progress of Women: A Broader Picture

The assessment of women's economic progress is broadened in Chapter 4, with a focus on women's relative occupancy of decision-making in employment and women's earnings relative to those of men.

Women's Share of Decision-making Positions in the Economy

Women's share of decision-making positions in the economy has been rising in many countries — but there is still a long way to go before it reaches 30 per cent or more in all countries:

- women's share of positions as an employer or as a self-employed ("own-account") worker is higher in the 1990s than it was in the 1980s in 58 out of 72 countries for which data is available;
- women's share of positions as an employer or a self-employed worker was 30 per cent or more in 28 countries in the 1990s;
- women's share of administrative and managerial employment was higher in the 1990s than it was in the 1980s in 51 out of the 59 countries for which data is available;
- women's share of administrative and managerial employment was 30 per cent or more in only 16 countries in the 1990s.

The Gender Gap in Earnings

The gender gap in earnings persists but there has been progress in reducing it in some countries:

- around 1997, women employed in industry and services typically earned 78 per cent of what men in the same sector earned, though in some countries it was as low as 53 per cent and in others as high as 97 per cent;
- in 22 of the 29 countries where data was available to make comparisons over time, the gender gap in earnings in industry and services fell, comparing the 1980s to the 1990s;
- the data reflect mainly the experience of women in full-time "formal" employment in larger places of work and do not necessarily imply that the gap has narrowed for the majority of women who work in part-time or "informal" employment in small-scale places of work or at home.

Feminization of Poverty

Economic inequality between women is likely to have increased as well, although more research is needed to document such a trend. It is not clear

whether the “feminization of poverty” has increased or declined because there are no reliable indicators of the extent to which women are over-represented among the population with incomes below the poverty line. None of the indicators commonly used to track the incidence and severity of income poverty are gender-sensitive. Raw data is available in household surveys that could be used to calculate how many women are below the poverty line, as compared to the number of men (“gender poverty ratios”). It should be a priority to make these calculations, since the widely quoted estimate that 70 per cent of the poor are women has no firm foundation.

Social Obstacles

Important social obstacles to women’s empowerment are also considered in Chapter 4: violence against women, the growing number of women living with HIV/AIDS and the unequal sharing of unpaid care work. While more complete statistics are needed for all of these, what those currently available suggest is that:

- between 10 and 50 per cent of adult women have experienced violence against them by a husband or a boyfriend;
- 55 per cent of those living with HIV/AIDS in Sub-Saharan Africa are women;
- women typically provide about 70 per cent of the unpaid time spent on care for family members.

There are signs of considerable progress in measuring the time spent in unpaid care work. For example:

- since 1995 at least 24 developing and 18 European countries have begun to measure time spent in such work in a more systematic way.

Women’s Empowerment and Public Expenditure

Different dimensions of women’s empowerment can be brought together in a composite index, such as the Gender Empowerment Measure, presented in the Human Development Report from 1995 onwards. As shown in Chapter 4, countries with a higher score on the Gender Empowerment Measure also tend to have higher levels of non-military government expenditure as a per cent of GNP. Perhaps this is because societies in which women are more empowered choose to spend more on public services and income transfers. Or perhaps the higher expenditure gives support to women and creates an enabling environment for their empowerment.

Chapter 5

Accountability for the Progress of Women: Women Demanding Action

Accountability of governments for public expenditure is a major theme of Chapter 5, together with accountability of business corporations. The progress of the world’s women is facilitated or constrained by the ways in which governments raise and spend money; and the ways in which businesses organize production and sales to make money.

Implementation of UN conference commitments depends upon re-prioritizing public expenditure and revenue to ensure that adequate resources are allocated in national and local budgets. Governments find it easiest to report on funding targeted specifically to women’s programmes. An evaluation by the Women’s Environment and Development Organization of plans for spending on women’s programmes reported in the national plans of action prepared after the Beijing conference found that:

- 31 per cent of reporting countries planned to increase their budget for women’s programmes;
- about the same percentage reported that the budget for women’s programmes has stayed the same;
- 9 per cent reported a decrease;
- no information on budgetary allocations was provided by the rest.

However, expenditure targeted to women’s programmes is typically a very small proportion of government expenditure. Even if expenditure on equal opportunities and gender mainstreaming activities within the public sector is added, the total will typically be no more than 5 per cent of government expenditure. The other 95 per cent of government expenditure is left out of account.

The Beijing Platform for Action called for “the integration of a gender perspective in budgetary decisions on policies and programmes” and governments committed themselves to adjusting budgets to ensure equality of access. However, the Review and Appraisal Document for Beijing +5 prepared by the UN Division for the Advancement of Women on the basis of reports submitted in 1996 by 133 member and observer states notes the absence of any discussion of the comparative impact of this 95 per cent of government expenditure on men and women.

It is important to look at the 95 per cent or more of government expenditure which is not targeted to women beneficiaries or to equal opportunities and gender mainstreaming initiatives within government. *This is because this expenditure is not gender neutral: it will typically have different impacts on men and women, boys and*

girls because of their different social positioning. For instance, in countries where girls' enrolment in secondary school is less than that of boys, public expenditure on education will benefit boys more than girls. Cutbacks in public expenditure on health, social services, housing, water and sanitation will frequently mean that women have to provide substitute services for their families, increasing the time they must spend on unpaid care.

Gender Budget Initiatives

Women's organizations are already active in many countries in monitoring the impact of fiscal policy on women and men and in holding governments accountable for their budgets. Some governments have also now started to look at the gender implications of their mainstream public expenditure. In early 2000, gender-sensitive budget initiatives were underway in 18 countries in 4 regions, drawing their inspiration from two sources:

- women's budget statements produced by federal and state governments in Australia;
- the women's budget initiative organized by NGOs and parliamentarians in South Africa.

The Commonwealth Secretariat is supporting the governments of South Africa, Sri Lanka, Barbados, St. Kitts and Nevis and Fiji in piloting tools for gender-sensitive analysis of public expenditure for use by ministries of finance.

UNIFEM has been supporting initiatives to build capacity for gender budget initiatives in Southern Africa and the Indian Ocean Island states, among NGOs, parliamentarians, government officials and academic researchers.

The most effective way of holding governments accountable for the impact of fiscal policy on women is a combination of an inside government project and an outside government project. An inside government project, based in the ministry of finance or planning has access to key officials and information. An outside government project organized by NGOs and academic researchers can provide cutting-edge critiques and independent monitoring. Parliamentarians have a vital role to play in relation to both.

Holding Corporations to Account

Government budgets are shrinking in many countries and business corporations have a growing impact on the lives of women. Women have been in the forefront of campaigns for greater corporate responsibility, as students, consumers, workers and advocates for economic justice. Among the conclusions they have reached are that corporate codes of conduct must be simple and easy to use and must:

- include all core ILO labour standards and state company responsibility in agreements with contractors, subcontractors and suppliers;
- establish a labour contract;
- ensure high-quality independent monitoring;
- involve workers and trade unions in implementation and monitoring;
- include reproductive rights protection and sexual harassment clauses.

Complementing the introduction of codes of conduct for existing businesses is the creation of new businesses organized from the outset along ethical lines, such as fair trade organizations and ethical investment funds. The UNIFEM National Committee in Singapore has created an ethical equities fund which will invest in publicly listed companies that support UNIFEM objectives by demonstrating a commitment to the empowerment of women. This has grown in a short span of time to \$20 million and 75 per cent of the investors are women.

Effective accountability of governments and businesses to women requires:

- greater participation of women within national parliaments and ministries of finance, as well as on the boards of transnational corporations;
- greater access to the media by organizations working to challenge gender-blind policies of globalization and economic restructuring;
- resources for women to monitor governments and business and make independent assessments of the impact of their activities.

Chapter 6

Future Progress for Women: Reshaping Globalization

There is growing recognition that globalization needs renegotiating if information and communications technologies are to be used in equitable ways and markets are to be used to serve human ends. Chapter 6 examines progress towards reshaping globalization, highlighting the ways that women are organizing to *enter, challenge and change* the operation of markets, the use of new technologies and the formulation of economic policy at national and international levels.

Microfinance

Women have been engaging in a lively debate about the extent to which entry into financial markets via loans from microfinance institutions serves to empower women. Microfinance needs to provide complementary services that focus on women's empowerment and not merely provide loans.

Traditional savings and loan institutions which women themselves set up and control need greater recognition and support. The risks associated with microfinance need more recognition. Microcredit for women implies a need for more, not less, attention to social insurance and social protection, and a need for national and international financial institutions to operate according to social criteria as well as financial criteria.

Markets for Goods and Services

Women are very differently positioned in relation to markets in different parts of the world. In some places, where women are socially excluded from leaving their homes and going to market, the challenge is to find ways for women to participate. In other places the challenge is to create markets which are more women friendly through strategies such as:

- establishing local sales outlets under women's control;
- enabling women to participate in international trade fairs;
- enabling women to lobby for markets to be regulated in ways that are fair to women's small businesses;
- enabling women to bargain collectively for better prices;
- setting up women's desks in major regional intergovernmental bodies that deal with trade issues.

Information and Communications Technologies

Women are still very much in a minority among Internet users, but they are beginning to use the Internet in creative ways, both to communicate with other women who are online and also to disseminate information to women who are not online, via radio, newsletters, and videos. The Internet is being used by women for:

- e-inclusion, to overcome the constraints of seclusion;
- e-campaigns, to mobilize online for women's human rights and other objectives;
- e-commerce, to reach new markets;
- e-consultation, to get women's views made known.

But women still face huge imbalances in the ownership, control and regulation of these new information technologies, similar to those faced in other areas, such as new technologies of fertility control. Women are now seeking to participate actively throughout the agenda of knowledge for development, ranging from basic science to regulatory frameworks for technology development and use.

Transforming Economic Policy Making and Global Economic Governance

Women have been taking a variety of initiatives to promote different, more gender-sensitive approaches to economic policy and global governance, including:

- improving economic literacy of women's advocacy groups;
- securing more participation by women in economic policy processes;
- training policy makers to look at economic issues from a gender perspective;
- finding ways to "engender" economic analysis;
- pressing for changes in global economic governance, especially changes in the World Trade Organization WTO.

Ways have been identified of analysing links between economic policy and unpaid work. Suggestions have been made about how the process of taking decisions about macroeconomic policy could be made more participatory and could avoid biases which harm women, especially poor women. Gender issues in the WTO agenda have been identified. Women's groups are particularly concerned about the way in which the WTO and its rules and enforcement mechanism have enlarged the scope of policies that can be considered "barriers to trade" to include most of national economic and social policy.

The initiatives identified in Chapter 6 and others like them need to be gathered together in a global campaign for economic justice with a woman's face. Government and international organizations concerned with economic policy must make complementary changes so that ways of organizing the global economy recognize people as providers of care for one another and not just as producers of commodities, and subject markets to socially negotiated regulations, in which social values as well as prices are recognized. Only then will the conditions for the progress of all women be secure.