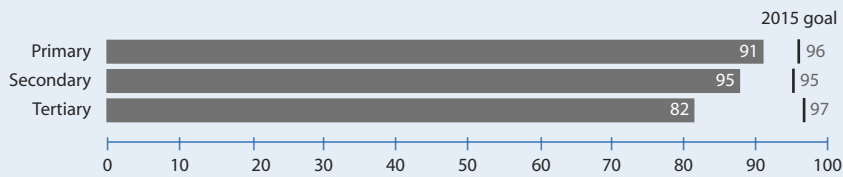




SHEHZAD NOORANI/THE WORLD BANK

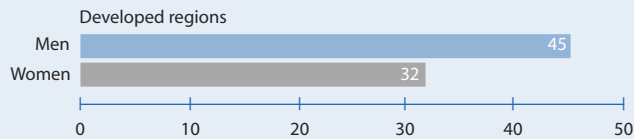
**Target 3a: Eliminate gender disparity in primary and secondary education preferably by 2005, and at all levels by 2015**

**Girls enrolled in primary school per 100 boys so enrolled, developing regions, 1999 and 2008**



► The developing regions as a whole are approaching gender parity in educational enrolment.

**Percentage of women in top-level and all occupations, developing regions, average for the period 2000–08**



► Top-level jobs still go to men — to an overwhelming degree.

SOURCE: UN (2010).

## THE PRESENT SITUATION

Globally, whereas ten years ago agriculture was the main employer for women, the services sector now provides most female jobs: out of all women employed in 2008, 37% worked in agriculture and 47% in services. But women still tend to work in sectors with low pay, long hours and informal working arrangements. And even in sectors where women outnumber men, it is rarely women who hold upper managerial positions.<sup>68</sup>

Many companies have installed programmes to eliminate the gender wage gap. But the gap remains large—at a global average of about 17%—and tends to be higher in the private sector.<sup>69</sup>

Micro-finance has proven effective in empowering women. For example, in Nepal 68% of Women's Empowerment Program members said they made decisions on buying and selling property, sending daughters to school, arranging children's marriages and family planning. In India SEWA clients have lobbied for higher wages, the rights of women in the informal sector and resolution of neighbourhood issues.<sup>70</sup>

Many women own businesses and act as role models for others. However, only a third of firms in 118 economies surveyed by the World Bank have female participation in ownership—and women-owned businesses tend to have fewer employees, lower sales and less invested capital.<sup>71</sup>

Businesses are recognizing the challenges women face in combining family and work, and some have taken steps to alleviate the tension. For example, coffee and rose exporters in Kenya provide child-care centres for rural agricultural workers, reducing absenteeism and increasing productivity. FURNAS in Brazil, IBM in Hungary, the Royal Marsden in the United Kingdom and BHEL in India offer holiday activities for workers' children by identifying and entering into agreements with existing community programmes.<sup>72</sup>



ADAM ROGERS/UNCDF

## What are the challenges?

- Gender stereotypes and clear-cut roles for men and women are deeply embedded in many countries' cultures. These biases are often reflected in economic and social institutions. Businesses can find it difficult to act against what is considered appropriate for women in such an environment.
- Labour markets are often dominated by men, and women often find it hard to compete since they often must fulfil other time-consuming roles in the family. Though companies offer women employment, taking these jobs under standard conditions may not be a viable choice for women.<sup>73</sup>
- The gap between males and females often starts in primary school. And in later education the gap widens even more. So women are often unqualified for better jobs—while those working in the informal economy often lack the capacity, business skills and access to credit that are necessary for starting small enterprises.<sup>74</sup>



## THE PROMISE OF INCLUSIVE BUSINESS MODELS

### MNCs can, for example:

- Work with partners in their supply chains to promote female employment and women's rights and establish links with women's co-operatives and SMEs.
- Establish codes of conduct and standard processes that treat women equally and compensate them fairly across the value chain.



UN PHOTO/EVAN SCHNEIDER

### Large domestic companies can, for example:

- Employ female employees in decent work.
- Provide skills training and enable mothers to work and care for their families.
- Support further training and education for women and employ them in managerial positions.
- Advocate with government for women-friendly labour-market conditions.



JUANA DE CATHEU

### SMEs can, for example:

- Promote equality and ensure proper treatment of women in the workplace.
- Encourage women entrepreneurs and empower others to follow in their footsteps, especially women-headed SMEs.



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### NPOs can, for example:

- Develop business models that bring education, health care and financial services to under-served women at higher quality and lower cost.
- Create economic opportunities for women while acknowledging and furthering their own skills and creativity.
- Empower women leaders and entrepreneurs through courses and trainings.



HBPS



**Adina for Life ■ MNC**

Adina for Life markets culturally-authentic beverages from countries around the world. In Senegal Adina for Life sources certified organic hibiscus blossoms from the women's co-operative "Qualité Agriculture Biologique" (QABCOO). More than 520 members of QABCOO could benefit from a fair wage guaranteed by the fair-trade label with Adina and its partners who provide technical assistance, advice and monitoring to the workers. Through their economic contribution, women have gained more awareness of their potential in the community and as a result are involved in decisionmaking processes.<sup>75</sup>

**Celtel ■ Large domestic company, Democratic Republic of Congo**

In 2000 Celtel International—a pan-African mobile communications provider operating in 15 countries—entered the war-torn Democratic Republic of the Congo, a country with little or no infrastructure and no banking network. The potential customer base was initially small and hard to reach. Despite these obstacles Celtel has gained more than 2 million Congolese customers, allowing communities previously isolated by war and poor infrastructure to exchange information.

Women were part of Celtel's success: Celtel's strategy encouraged the use of shared handsets, and women made a business out of it, renting the handsets for the price of airtime plus a fee. The business provides an excellent livelihood for these "Mamans GSM," contributing as much as half of their household income.<sup>76</sup>

**Denmor Garments, Inc. ■ SME, Guyana**

Denmor Garments, Inc.—a privately owned garment manufacturer operating in Coldingen, Guyana—has grown from 250 to more than 1,000 employees since its establishment in July 1997. Of the employees, 98% are women from poor rural communities. All employees are cross-trained, so that everyone can operate machinery at each production step. The company spends \$250,000 annually on training and provides many fringe benefits, such as free transportation to work. Line supervisors, also female, and provide practical guidance in personal hygiene and grooming. Denmor invites experts to speak to the women on issues such as domestic violence and child support. Paid time away from work is provided for these sessions. These high labour standards improve workforce productivity and make the company's products more attractive to foreign customers.<sup>77</sup>

**Hathay Bunano Proshikhan Samity ■ NPO, Bangladesh**

Hathay Bunano Proshikhan Samity produces children's toys and clothes by working with local women artisans. Its products are marketed through wholesale and retail buyers in Europe, the United States, the United Kingdom and Australia. This NPO has employed about 3,500 poor women artisans through its rural production centres across the country. Payment, while made on a product basis, is in general estimated at Tk 10 per hour (about \$0.14). The minimum hourly wage in Bangladesh is Tk 6, but for rural-handicrafts work it is not uncommon to see women working for as little as Tk 3. Thanks to this income opportunity, women have not needed to migrate to urban areas to find work—while their new economic independence has reduced rates of childbirth and early marriage.<sup>78</sup>

## THE SUPPORTING ROLES OF INSTITUTIONS

### Policy

Many countries have successfully implemented policies promoting gender equality in the workplace.

- Montenegro's **Accountability for the Protection of Women's Human Rights Project** resulted in a revised labour law, which now includes provisions on harassment and sexual harassment. It also prohibits discrimination against women seeking employment and preserves a pregnant woman's right to one year of maternity leave.<sup>79</sup>
- The **Gender Equity Model (MEG)** is a partnership programme between the Mexican government and private companies interested in promoting gender equality. Companies engaged in self-assessment and training to address weaknesses receive a Gender Equity Seal. Through this programme 550 people were trained in gender-equity action. After gender committees were launched in and between the 42 participating firms, the firms reported an improved labour atmosphere.<sup>80</sup> Egypt is implementing a similar model with the same Gender Equity Seal.

Policy can also improve labour-market conditions for women.



ADAM ROGERS/UNCDF

- The **Women Workers' Unity Group (WWUG)** in Thailand has been demanding that government establish child-care centres in industrial communities and that state-run day-care centres expand their hours to accommodate workers. The WWUG's pressures for greater co-ordination among ministries with child-care responsibilities were instrumental in the signing of a Memorandum of Understanding among five ministries.<sup>81</sup>

### Research and advocacy

Research can identify best practices and lessons learned for business to uphold gender rights and empower women in developing countries.

- The **United Nations Entity for Gender Equality and the Empowerment of Women (UN Women)**—a new UN entity—includes the **United Nations Development Fund for Women (UNIFEM)**, which provides financial and technical assistance to innovative programmes and strategies that foster women's empowerment. For example, the 2010 publication *Women's Empowerment Principles: Equality Means Business* guides businesses in empowering women in the workplace, marketplace and community.<sup>82</sup>

Advocacy is critical to advancing women's empowerment in business.

- The **International Center for Research on Women (ICRW)** works in all areas of women's



UN PHOTO/RAY WITLIN

empowerment, from increasing access to health services and economic opportunities to reducing discrimination and violence against women. In Senegal it worked with Nike Foundation and Tostan (a West African non-profit that works to improve women's health) to improve the well-being of adolescent girls. It also assists German development agency GTZ and its private-sector partners with helping cotton farmers in sub-Saharan Africa increase their yields.<sup>83</sup>

- The **Mekong Private Sector Development Facility (MPDF)** and the **International Finance Corporation's (IFC) Women in Business Program** conducted the survey and report *Voices of Vietnamese Women Entrepreneurs* to help businesswomen in Vietnam speak out about the challenges they face and how to solve them. The project also assisted with drafting the Gender Equality Law, and it organized advocacy workshops to raise awareness about gender and private-sector development. A similar study was conducted in Cambodia.<sup>84</sup>

## Financing



ADNAN SAHBAZ/UNDP

Many financing facilities invest specifically in women and their empowerment, often through micro-finance.

- **Kiva** is an NPO that allows people to invest in micro-entrepreneurs through micro-finance institutions world-wide. Since its inception it has loaned approximately \$153 million,<sup>85</sup> of which 82% has gone to women.<sup>86</sup>
- **Women for Women International** gives women access to capital and operates group-based micro-credit programmes in Afghanistan and Bosnia and Herzegovina. It helps women form co-operative ventures and micro-enterprises, such as production facilities and co-operative stores.<sup>87</sup>
- **First Microfinance Bank of Afghanistan (FMBA)** introduced group lending to expand access to finance to women entrepreneurs, particularly in Afghanistan's urban areas.<sup>88</sup>
- **Microfund for Women (MFW)**, a micro-finance institution in Jordan, worked with Women's World Banking (WWB) and the International Labour Organization (ILO) to launch CareGiver. This gender-specific insurance product will be available to nearly 40,000 borrowers, 96% of them women. It is designed to help women and their families cope with the expenses associated with hospitalization, such as medical fees, lost income and child care.<sup>89</sup>

## Capabilities

- **Calvert Investments**, in partnership with UNIFEM, introduced the Calvert Women's Principles in 2004, a code of corporate conduct focused on empowering, advancing and investing in women world-wide. The code provides indicators for tracking progress on various dimensions ranging from employment and compensation to accountability.<sup>90</sup>
- The IFC's **Women in Business (WIN)** program—formerly Gender Entrepreneurship Markets—provides financial products and advisory services to increase women entrepreneurs' access to finance, to reduce gender-based barriers in business and to make IFC investment projects more sustainable.<sup>91</sup>
- **Goldman Sachs' 10,000 Women** is a five-year investment to educate 10,000 under-served women in business and management.<sup>92</sup>



JOSE MARIA BORGES/UNDP