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## Promoting economic opportunities for all:

A how to guide for AusAID staff on programming for women's economic empowerment and livelihood security (WEELS)





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# Promoting economic opportunities for all: A how to guide for AusAID staff on programming for women's economic empowerment and livelihood security

## Summary

**The Australian Government has identified gender equality as a critical cross-cutting theme of the aid program.** AusAID is committed to remaining a firm and persistent advocate and practical supporter of gender equality. AusAID's Gender Equality Thematic Strategy, *Promoting opportunities for all* identifies economic empowerment and livelihood security as Pillar 3 of the strategy because economic empowerment of women is fundamental to enabling women to live productive and meaningful lives.<sup>i</sup>

**Everyone has a right to be economically empowered—but globally women are less likely than men to enjoy this right.** By law or custom, women in many countries do not experience equal access to education, to just and favourable conditions of work, to land and financial resources, and to participation in decision-making.<sup>ii</sup> For example, as a result of unequal access to education about two thirds of the illiterate adults in the world are female. Restrictions also mean that globally only around 15 per cent of land owners are women.<sup>iii</sup>

**Fundamentally, investing in women's economic empowerment allows women to improve the quality of their own lives.** Increasing women's control over their income and assets improves their ability to make decisions about what they want to achieve in life and how to get there. For example, enabling a woman to have more flexibility when it comes to decisions around marriage and children can help to achieve better individual educational, economic and health outcomes.<sup>iv</sup> Similarly, financial independence helps reduce rates of domestic violence by enabling women to leave abusive relationships. This is particularly important in many of our Pacific Island partner countries, where more than 60 per cent of women have experienced physical and/or domestic abuse.<sup>v</sup>

**Women's economic empowerment also increases a country's economic growth and living standards.** Increased participation in the workforce by women is a large potential source of growth for many countries. By earning an income, women are able to consume more goods and services. Moreover, removing barriers to female participation means a bigger potential workforce, including doctors, teachers and scientists. This in turn can lead to a second round of economic benefits for a country, including better research and more innovation. The costs of excluding women from the workforce can be large. It is estimated that the Asia-Pacific region loses up to US\$47 billion in output each year due to the lower workforce participation rates of women.<sup>vi</sup> Even when women are in the workforce, their access to inputs, such as credit, capital and land resources, and to managerial positions is often limited, reducing potential productivity. Research estimates that removing barriers preventing women from reaching managerial positions in developing countries could improve productivity by up to 25 per cent.<sup>vii</sup> Even in a developed country such as Australia, the estimated cost of direct discrimination against women in the workforce is over \$55 billion per year.<sup>viii</sup>



**Increased income and livelihood security, combined with increased personal control, will help poor women directly by reducing their own poverty.** It will also help their families, as women often invest more in family needs, for example, education for girls and boys or household improvements that benefit their family's health. Increasing economic opportunities for women has also been shown to impact on macro-economic growth that has potential to reduce country-level poverty for all. Country-level studies have found a positive relationship between income and assets held by women and household spending on food and schooling for their children.<sup>ix</sup>

AusAID's Gender Equality Thematic Strategy identifies that lack of economic opportunity is an entrenched disadvantage for women's development. It also inhibits development for all. *Specific* endeavour is needed to improve women's participation in economic activity.

### Box 1

#### **What is economic empowerment of women?**

Economic empowerment of women is the capacity of women ... to participate in, contribute to and benefit from growth processes in ways which recognise the value of their contributions, respect their dignity and make it possible to negotiate a fairer distribution of the benefits of growth. (OECD 2011, p. 6)

#### **What is women's 'agency'?**

It is 'an individual's (or group's) ability to make effective choices and to transform those choices into desired outcomes.' (World Bank, 2011, p. 150)

Increased agency can be a product of economic empowerment, but it can also be the reason it occurs.

#### **What is livelihood security/sustainability?**

A livelihood comprises the capabilities, assets (including both material and social resources) and activities required for a means of living. A livelihood is sustainable when it can cope with and recover from stress and shocks and maintain or enhance its capabilities and assets both now and in the future, while not undermining the natural resource base. (Chambers & Conway, 1992, p. 6)

**AusAID can improve women's economic empowerment through *direct investments* that:**

1. Support change to legislation, policy and government or private sector capacity that enables women to earn a living.
2. Invest in innovative solutions to carer responsibilities often associated with socially defined roles of women.
3. Improve women's agricultural productivity and access to markets.
4. Expand appropriate financial services, products and access for women and girls.
5. Invest in social protection that helps women weather economic shocks and move to sustainable livelihoods.

AusAID can also improve outcomes for women and girls in mainstream programs through:

1. Increased economic outcomes for women and girls through access to gender sensitive health and education services.
2. Ongoing, and better targeted, investments in economic infrastructure that benefit women, men, girls and boys, such as roads, or access to communications and digital technology.

In a presentation to AusAID staff, the IFC documented the following economic inequalities between women and men:

### Women and girls

- are >50% of the population
- are >50% of university students
- produce >50% of the food
- are 40% of the labour force
- own 25-40% of registered businesses
- occupy 14% of leadership positions in public and private sectors
- have 10% share in income
- own 1% of the wealth
- own 1% of the land
- earn 17% less than men and boys

## How to use these guidance notes

**The aim of these guidance notes is to help staff make better investment decisions so that women have improved agency to increase their income and economic security.**

It will help staff shape investments to deliver results under Pillar 3 of the *Opportunities for all: Gender Equality Thematic Strategy* – empowering women economically and improving their livelihood security. Most investments will occur as part of larger mainstream economic programs, rather than stand alone, gender-focused investments. These guidance notes are designed to help staff in programming for both types of investment.

This document sets out:

1. Why we should invest in women’s economic empowerment
2. Three tools to help staff analyse the validity of investment ideas:
  - a. Figure 1 – A theory of change to show staff how AusAID investments can contribute to increasing women’s incomes, economic growth and poverty reduction. The theory of change is designed to help prompt staff work out where an investment idea fits into improving women’s economic empowerment.
  - b. Figure 2 – A tool to help staff move through their own analysis of the value of the investment concept using the theory of change.
  - c. A list of questions to conduct a basic gender analysis
3. Principles to help staff sort out the best options for investment
4. Examples of the kind of activities country and thematic programs could consider when increasing women’s economic empowerment. These examples are not meant to be prescriptive or exhaustive but are provided to demonstrate examples that are already being practiced
5. Examples of good practice in AusAID programming
6. A link to AusAID’s draft performance assessment framework for gender equality
7. A list of references and resources for more information.

## Why should we invest in women's economic empowerment?

*The increase in employment of women in developed countries during the past decade has added more to global growth than China has, and that's a lot.<sup>10</sup>*  
(Hilary Clinton, US Secretary of State)

### Box 2:

Empowering women economically can improve economies and reduce poverty – from the World Bank's World Development Report 2012: Gender Equality and Development.

- If barriers that prevent women working in certain occupations or sectors were eliminated, the productivity gap between male and female workers would be reduced by one-third to one-half and output per worker increased by 3 to 25 per cent across a range of countries. (p. 5)
- If women farmers had the same access as men to fertilizer and other agricultural inputs maize yields would increase by 11 to 16 per cent in Malawi and by 17 per cent in Ghana. (p. 4)
- If women in Burkina Faso had equal property rights, total household agricultural production would increase by about 6 per cent, with no additional resources. (pp. 4-5)

**Women and girls have a right to live free of poverty, as have men and boys yet 70% of the poor are female<sup>11</sup>.** In addition, when both women and men have access to economic opportunity it helps their families prosper, and economies grow. The World Development Report 2012 states that misallocating women's skills and talent comes as a large (and rising) economic cost and that eliminating barriers that discriminate against women could increase productivity by 25 per cent in some countries.<sup>12</sup>

**According to the ILO, gender inequality imposes costs on families, communities, and states.** In an increasingly globalised world, gender inequality makes countries less competitive, and the cost of not reducing gender inequality is rising.<sup>13</sup>

**Women now make up more than 40 per cent of the global labour force and 43 per cent of the agricultural labour force.<sup>14</sup>** Most women in the workforce in developing countries are engaged in agriculture and they produce between 60 per cent and 80 per cent of food crops in these countries.<sup>15</sup> The Food and Agriculture Organization estimates that if women farmers had the same access to resources as men, agricultural output in developing countries would increase by between 2.5 and 4 per cent.<sup>16</sup> The rationale for investing in women farmers is compelling.



### Box 3

Gender stocktakes of the rural development portfolio, and 10 country programs, have revealed that although there are examples of good work happening, there is room for improvement through:

1. better up-front gender analysis so investments can be designed to ensure women and girls benefit and participate
2. using special measures to ensure women participate and benefit e.g. setting targets for the number of female beneficiaries; mandating women in decision making structures that set program direction; allocating budgets for women's inclusion; specifying gender outcomes within contracts
3. increased investments in women's economic empowerment as stand-alone programs where there are areas of entrenched disadvantage that will not respond to mainstreaming
4. stronger accountability through monitoring and evaluation that uncovers and documents the value of the work
5. investments in research that can reveal the drivers of change and help guide future investments.

Figure 1: Theory of change for women’s economic empowerment and livelihood security

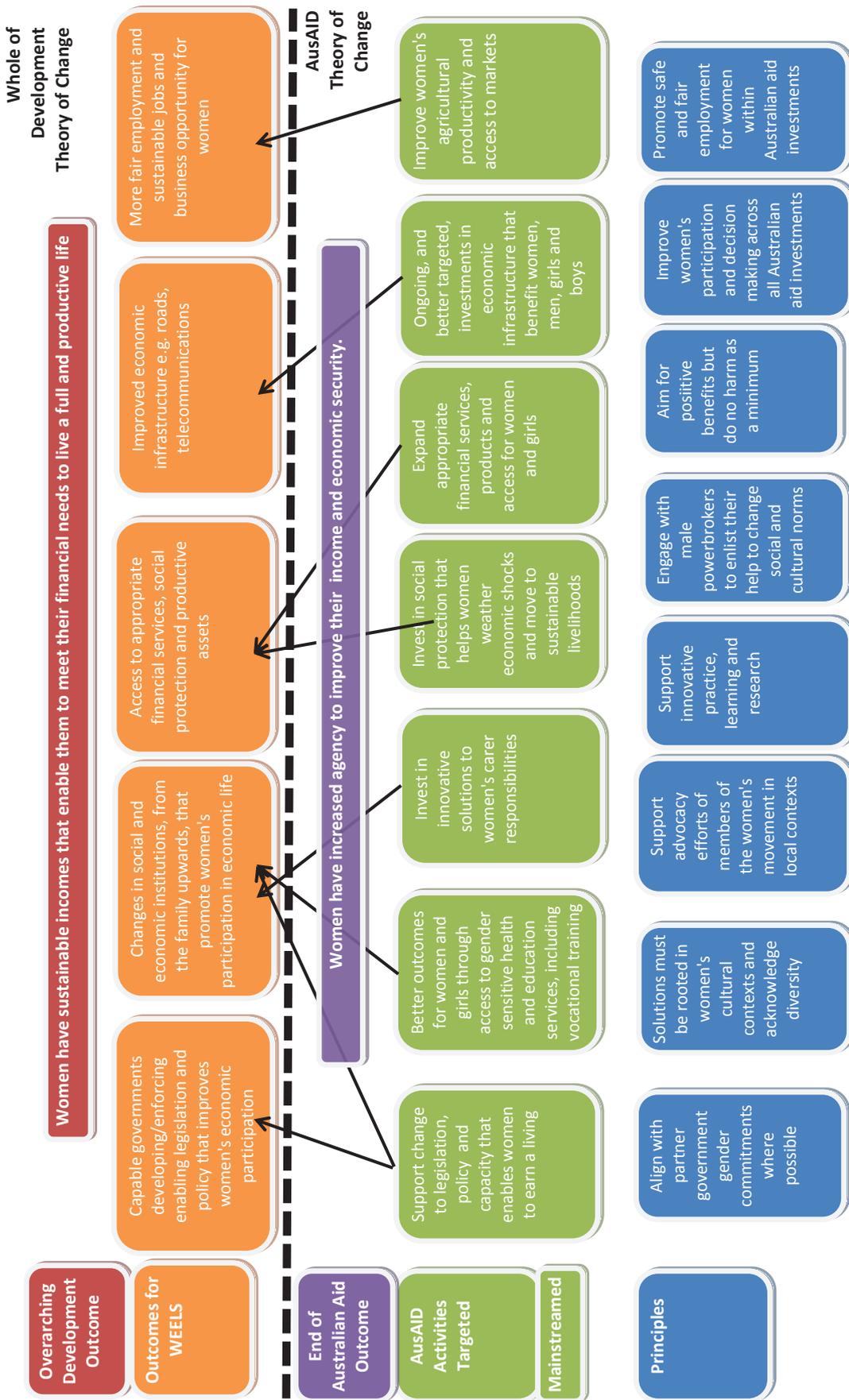
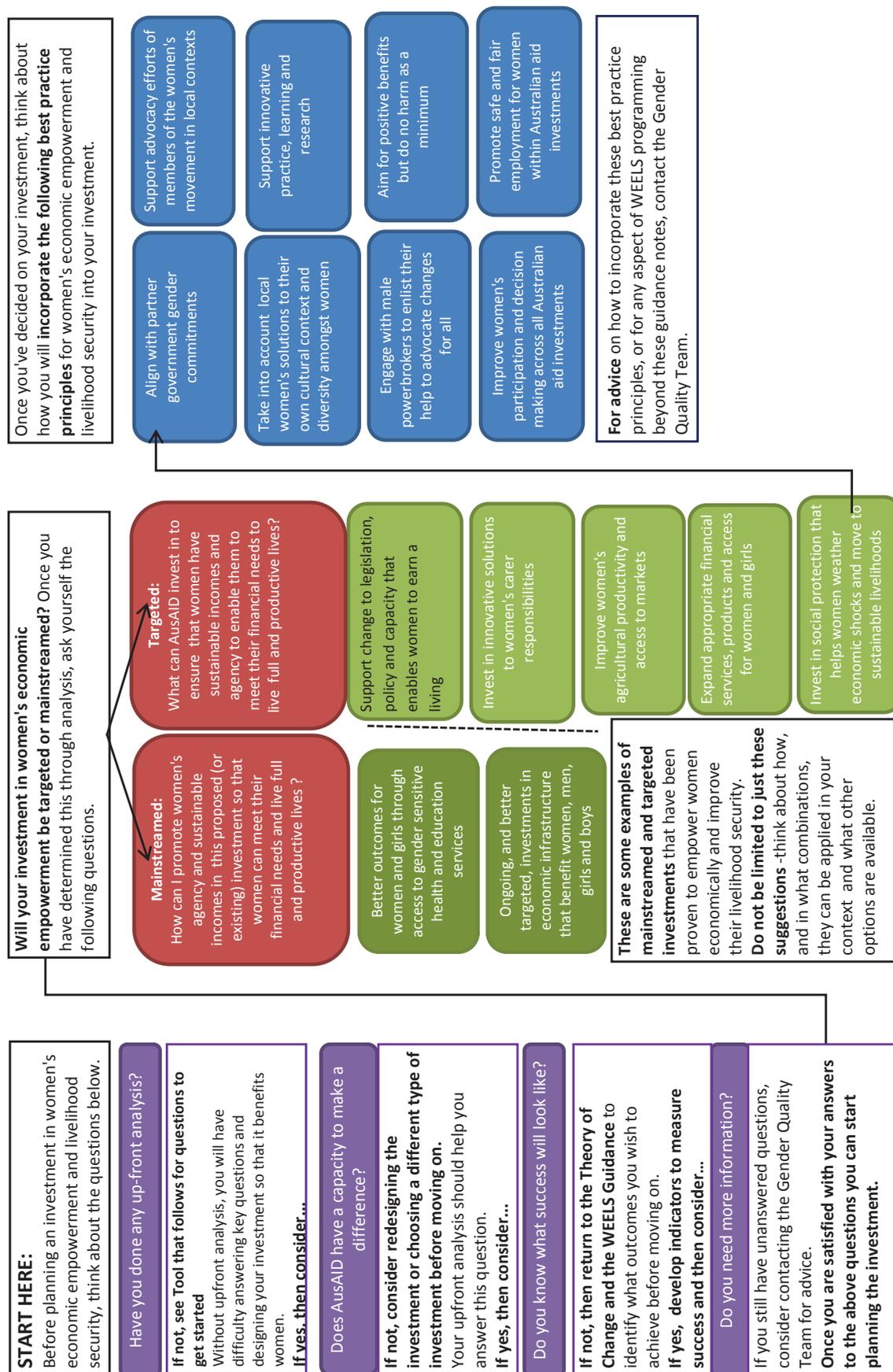


Figure 2: Tool: programming for women’s economic empowerment and livelihood security (WEELS)



The questions below can help staff begin to do their own gender analysis to establish whether to proceed into a direct investment for women's economic empowerment, or whether to provide more deliberate support to mainstreaming gender equality into existing economic program.

**Tool: Some questions to ask in developing a concept note or design.**

See <http://intranet2.usaid.gov.au/rulesandtools/Pages/Design.aspx> for AusAID's guide to integrating gender into investments for more information.



1. What do we know about the composition of 'the poor' in this economic program e.g. what percentage of the poor are women or girls? What percentage are men and boys?
2. Will we need to invest in additional research to understand the drivers of change?
3. What will this mean for the design of the program? e.g. how will the program ensure the majority of the poor (usually women and girls) can both benefit and participate in the program?
4. What are the roles women and men play that will impact on this program positively and negatively?
5. Should women and men both benefit from the program? How?
6. Are we aiming for equal benefits for women and men, or should we be aiming for specifically benefitting women? Why?
7. Is the program maximising the potential to positively impact on gender relations between women and men? i.e. will it meet the practical needs of women? Should it do more than meet practical needs and contribute towards changing gender roles to increase equality between women and men?
8. How do we want women's and men's lives to improve through the program? What will this mean for the program design?
9. Should the program focus on young women and girls specifically? How and why?
10. Should there be special measures to ensure women and girls will benefit e.g. a target of 50 per cent women beneficiaries?
11. How will women have a say over the direction of the program?
12. What decision making structures exist within the program and how can women be involved? Should young women be involved too?
13. Should there be contractual requirements for delivery partners e.g. if women do not benefit as agreed in the design, will the next tranche payment be withheld?
14. How much money should we invest directly in benefitting women?
15. How will we capture results?
16. What kind of sex-disaggregated data is needed to determine impact (both quantitative and qualitative)?





- **Improve women’s agricultural productivity and access to markets.** In many regions of the world women make up the majority of the agricultural labour force. Yet women often miss out on agricultural extension services, new technology that can improve yields, and have little legal access to land due to land titling in men’s names or cultural practices. Improvements in women’s access to relevant agricultural programs and research, combined with extra investments in market access programs, will help many women to earn better incomes and increase food security for all.
- **Expand appropriate financial services, products and access for women and girls.** Poor people (women and men) use a range of financial services and products, often informal. Access to financial services and products is critical for women to increase their economic activity, whether that is through being able to safely save money to smooth financial shocks, or access loans or insurance to grow and protect businesses. In some regions of the world, access to basic services and products by both women and men is still a challenge so expanding existing services will help both women *and* men. In other places, specific products need to be developed to meet the different needs of women and men e.g. health insurance that covers maternal health emergencies.
- **Invest in social protection that helps women weather economic shocks and move to sustainable livelihoods.** Social protection has been shown to reduce the impact of major economic shocks such as the ongoing global financial crisis. Economic shocks can push the poor beneath the poverty line. This is a particular risk for women since women are more likely to be in the ranks of the poor and the near poor. Some problems experienced primarily by women, such as intimate partner violence, create circumstances that trap women in poverty. Specially targeted social protection programs for survivors of violence, for example, can free women from on-going economic dependence on an abusive spouse. Generalist social protection programs can specifically help women, but careful analysis and thought needs to be invested in appropriate targeting to avoid harm. (For instance, conditional cash transfers have helped create incentives to keep girls in schools, but some schemes have had adverse effects on mothers having to play a role in receiving the transfers and adding to their burden of care. Such transfers can enforce damaging gender roles, rather than free up such roles.)

## Investments in mainstream programs

The key investments in mainstream programs that will contribute to the goal of improved women’s agency to increase their income and economic security are:

- **Better outcomes for women and girls through access to gender sensitive health and education services from early childhood through to tertiary and vocational training.** This is essential to realising women’s rights to health and education, and will provide the foundational human capital for women to participate more fully in development opportunities. It will also deliver on Pillar 1 of the AusAID Gender Equality Thematic Strategy – advancing equal access to gender-responsive health and education services.
- **Ongoing, and better targeted, investments in economic infrastructure that benefit women, men, girls and boys.** Economic infrastructure includes roads, water and sanitation infrastructure and safe markets as well as access to communications and digital technology. Such infrastructure is critical to improving economic activity for everyone, including women.

**Interventions in one area will effect changes in another, sometimes positively but sometimes negatively.** Interventions in one area have the potential to magnify benefits for women due to this flow on effect. However, negative impacts can also occur, so careful thought needs to be put into the range of activities designed to leverage change so no harm is done. For example, improving women's income in some countries can mean increasing their risk of domestic violence as husbands seek to use the extra cash. Private 'mobile wallets' on phones can protect women, alongside financial literacy that raises awareness with women of this risk and helps plan against it. The solution to risk mitigation strategies will differ depending on the cultural context.

**There is a need to address gender inequality at different levels.** Both 'bottom up' change in the nature of the interventions at the local level and 'top down' change in the policy and legislative enabling environment will be required. Legal equality for women can open the door to transformation in other spheres. For example, fair family laws will reduce the incidence of women falling below the poverty line since maintenance payments for children and property settlement that recognises the non-financial investments women often make within the family home will be costed in.

**Donors can play a catalytic role in supporting women's economic empowerment and livelihood security.** In addition to providing additional investment to supplement inadequate government investment in the key interventions, outside agencies also contribute towards increasing the knowledge and evidence base to inform policy and practice that improves women's economic position.

## Guiding principles

The theory of change highlights eight principles which should both help AusAID staff make decisions about potential investments, and guide investments once agreed.

These principles are:

1. Staff should **align with existing partner government policies on gender equality if possible**. Where partner government gender policies exist, they usually commit governments to improving women's economic empowerment since this is fundamental to women's overall empowerment. Such alignment can reduce the risk of donor-funded investments being dismissed as outside 'meddling' in sensitive culture issues. It is also good development practice to align with partner government policies as it shores up government ownership of aid initiatives.
2. **Solutions must be rooted in women's cultural contexts and acknowledge diversity amongst women** as a one-size-fits-all mentality may miss the mark and does not acknowledge the different abilities, or disadvantages faced by women living in different parts of the world. For example, women with disabilities may be more likely to experience violence and suffer multiple disadvantages which may well need specific allocations of resources or approaches to address their needs appropriately. Rural women living in Afghanistan will face difficulties in freedom of movement due to security risks or cultural or religious dictates, whereas urban, educated women living in Kabul may not. These cultural contexts will shape the mix of investment opportunities available to support women's economic empowerment.
3. Where possible, investments should also **support advocacy efforts of members of the women's movement in local contexts**. Social changes to discriminatory gender roles have been led globally by women's advocates. Since women's economic empowerment will involve changes to social norms and practices, programs will be strengthened by supporting local movements advocating appropriate changes.
4. Australian investments in women's economic empowerment and livelihood security should **support innovative practice, learning and research** to add to the body of evidence about what works and what doesn't, to increase women's income and reduce poverty. A recent gender stocktake of AusAID investments in rural development and food security<sup>18</sup> found that few programs adequately analysed benefits to women and participation of women across the program. This was seen as a key barrier to improving the quality of the work as a whole, as well as reducing possible returns to poor women. Poor quality analysis up front in investment concept notes and designs, flows on to poor quality monitoring and evaluation that limits the improvement of programs over time. (See the gender analysis tool for key questions to ask in gender analysis. See also the list of references and resources that provide AusAID staff more detailed information about how to do gender analysis.)



5. Changes to women's roles will necessitate changes to men's roles. It will therefore be important to **engage with male powerbrokers to enlist their help to change social and cultural norms that are damaging to women's empowerment.**
6. **Aim for positive benefits for women but do no harm as a minimum.** These guidance notes for staff demonstrate the many positive ways we can help poor women and their families improve their economic prospects. Poorly thought out initiatives can cause harm to women through unintended consequences or lack of analysis. For instance, some micro-finance programs aimed at female borrowers have resulted in increased indebtedness or increased violence by husbands wanting control over the new assets. The key to ensuring positive benefits is to understand the different roles women and men play and analyse the impact an initiative will have on both, planning to mitigate any risks.
7. **Improve women's participation and decision making across all Australian aid investments** aimed at improving economic opportunities for women and men. This is necessary to increase agency for women to benefit from support services and participate in leadership and economic development opportunities. It also delivers on Pillar 2 of the AusAID Gender Equality Thematic Strategy – increasing women's voice in decision-making, leadership and peace-building. Women's ability to influence community decision making through program activities, such as representation in village decision making committees, is important both as an end in itself – women have a right to participate in matters that affect their lives – and because there is empirical evidence that shows women's decisions are more likely to have better development outcomes since they are more likely to ensure benefits for families and communities, than do men's decisions.
8. **Promote safe and fair employment for women within Australian aid investments.** In some countries, Australian aid is a key economic driver so more could be done within existing programs to provide direct employment for women. One easy way to ensure women directly benefit from Australian investments is to manage programs so that women are either employed within program teams, or procurement processes are structured so that women's businesses can equally access tender opportunities.

This is especially important in countries where the Australian aid program is a significant driver of economic change, as in Solomon Islands, but also in large country programs such as Indonesia and Papua New Guinea as they have the potential to offer significant employment opportunities for women.

#### Box 4: Examples of improving women's participation in decision making, through Australian funding

The **Cambodian water resources management program** has achieved gender equity in the program team and actively encourages women's participation in farmer water usage groups.

Seven out of 21 research assistants in the **Seeds of Life program in Timor Leste** are women, thereby helping women farmers access the benefits of the program which aspires to provide all farmers across the country (80 per cent being women) with better seed varieties and vast increases in food security as a direct result.

The **Pacific Forum Fisheries Agency** is focusing on increasing the percentage of women recruited into the agency. This includes women members of recruitment panels as a way of demonstrating these jobs are appropriate for women. It considers recruitment of more women into these professional jobs will encourage others to apply.

The **Solomon Islands Rural Development Program**, administered by the World Bank, mandates that women make up at least 30 per cent of the ward committees that make decisions about allocation of funds for local village economic infrastructure development. In Bougainville, a similar World Bank run program funds village infrastructure through women only decision making committees in recognition of the key role women in Bougainville play in influencing community life.

#### Example of improving women's safe and fair employment within AusAID funded programs

The **Solomon Islands Road Program** upgraded and maintained roads on Malaita Island. The improvement in road transport on Malaita has led to significant improvements for women in accessing markets and essential services such as schools and government extension services. The program also made a point of employing women wherever possible — 39 women and 128 men were employed as contractors and 5 of the 17 contracts awarded for road maintenance had women as their principals. In addition, 490 out of the 730 people employed to maintain roads, were women.

## Examples of programming work under each direct investment opportunity

### Investment opportunity 1: Support change to legislation, policy and government or private sector capacity that enables women to earn a living.

AusAID is deeply engaged in building the capacity of partner governments to improve service delivery by supporting the development of human resource capacity. Increasing the number of girls in primary schools, or improving maternal health (both Millennium Development Goals) are closely linked to the number of skilled female teachers and midwives. Better education leads to more employment of women in a range of jobs including non-stereotypical ones in the formal sector with all its advantages of legal protections such as sick leave, access to health care schemes and paid maternity leave.

Fairer policies such as equal employment opportunity policies, anti- sexual harassment policies, parental leave and family friendly policies – for both women and men – along with part time or job share arrangements will also increase the ability of women to find work in public or private sectors.

Budgeting processes can give visibility to the efforts to mainstream across government departments, and provide a tool for both women's machinery and women's movements to advocate for follow through. Support for women's movements through civil society can help increase momentum by strengthening demand for gender-responsive action by governments. It can also improve the amount of funding for services as well as the quality of services.

AusAID has recently agreed a Mining for Development Initiative to assist resource rich developing countries maximise the benefits and opportunities of mining. This builds sustainability, prosperity and wealth for the future. The approach focuses on increasing the capacity of governments to address institutional and policy challenges. How governments address these challenges determines the extent to which a country's citizens, especially women, benefit from mining.

AusAID supports leading global programs including the Extractive Industries Transparency Initiative, and is developing bilateral mining for development programs in Africa and Asia, addressing policy, transparency and community engagement. There is significant potential for positive gender outcomes from mining through revenue streams, employment and community development.

Mining can have particularly negative outcomes for women through, for example, decreasing their access to customary land for food production or through polluting water supplies forcing women and girls to spend more hours of the day collecting water from more remote sources. Mining can also reduce women's ability to have a say over land, once it can be used for cash income, and it can vastly increase the financial inequalities between men and women through royalty payments to registered land owners, usually men. Therefore, it is critical to work out ways that women can benefit from mining programs to alleviate these inequalities.



## Box 5 Some programmatic ideas

1. Improve capacity building programs in government systems for more equitable human resource development e.g.:

- Manage them differently so programs have a specific focus on women's career paths and skills development, aligning closely with partner government gender policies.
- Investigate the use of gender-responsive budgeting to improve the ability of partner government systems to provide universal education, and health services.
- Work with the women's machinery of government to improve its ability to mainstream gender policies across other government departments.
- Provide support for the women's machinery of government to develop good quality gender policies

2. Provide support within Law and Justice programs to increase women's access to legal services for better family law outcomes e.g.

- Support the development and implementation of domestic violence legislation
- Support the legal sector to improve access to justice by women survivors of violence
- Support improvements to traditional justice to increase fair legal outcomes for women and girls

3. Invest in work to enable women to access financial services e.g.

- Support changes to bank policies about providing loans in women's names
- Support mobile banking initiatives
- Provide funds for financial literacy courses designed for women

4. Provide support to Women in Business organisations or other community groups that have an interest in increasing women's economic empowerment and can drive advocacy for the changes mentioned above.



### Box 5 Some programmatic ideas

5. As part of AusAID's Mining for Development Initiative, consider ways to ensure women benefit and contribute, for example:

- provide support for women's voice in decision making e.g. through stronger community advocacy
  - ensure that the Mining for Development Centre involves women and addresses gender issues in its study tours and short courses
  - target a percentage of women as trainees, or through the scholarships program for non-stereotypical areas such as geology and engineering and technical mining disciplines
  - support inclusion of specific measures to benefit women in the regulatory environment in partner countries e.g. ensuring women are directly included in royalty regimes
6. When designing infrastructure programs, invest in employment or contracting opportunities for women
  7. Consider funding research about the impact of migrant worker schemes on families
  8. Review country procurement processes and ensure there are no discriminating impacts for women's businesses.

### Box 6 Legal barriers

The International Finance Corporation (IFC) measures legal barriers to women's economic empowerment in 141 countries. The major legal impediment to women's economic participation is not within obvious macro-economic laws and policies (though there are impediments there), but within family laws. For example, in many countries, married women have no property of their own. If they divorce, they no longer have access to their husband's land to grow food and earn an income. Or they may have no right to maintenance payments from their husbands so quickly fall below the poverty line, unable to earn a living. Lack of legal protection from intimate partner violence also stops many women moving freely, and having a say over their own income earning options. Many women lose income they have earned to violent husbands, because of the threat of violence.

## Box 7: Examples under this pillar, through AusAID funding

The **Women in Government program in Solomon Islands** provided support to the Ministry of Women, Youth and Children's Affairs, to develop a practical gender policy that included improving women's income. The policy has become the foundation of the Solomon Islands Government's commitment to gender and has enabled development partners, including AusAID, to invest more in equality within the country. For example, it was one of the inspirations in the development of the *Pacific Women Shaping Pacific Development program*.<sup>19</sup>

The **Papua New Guinea Law and Justice program**, invested in improving women's leadership across the agencies in the sector. The program assessed the level of women's employment and the barriers they faced in moving up the hierarchy. They worked closely with government human resource counterparts to develop a suite of equity policies and equity officers to hear complaints about sexual harassment or cronyism in recruitment. This work improved the ability for women to work safely, and also raised the understanding of the contribution women make in work functions, and within the work environment. It gave women more status within their agencies.

The **Asian Development Bank Private Sector Development Initiative** in Solomon Islands is helping to encourage entrepreneurs start and grow their business. The program is helping to reform company legislation and compliance procedures in the region. In the Solomon Islands, women can register a business and access loans individually or through community companies. New community companies in Solomon Islands include agricultural supply to hotels, reforestation, collection of logging royalties and establishment of health facilities. Community companies provide greater transparency and protection of community assets than other forms of entities such as cooperatives or trusts.

The **Samoa Women in Business Association** was searching for ways to increase local economic opportunities for poor, rural women. They assessed that migrant worker schemes had 'harvested' many young men from communities leaving a gap in working the land. In Samoa, men do much of the farming and without young men, the heavy land clearing and work had stopped in some communities. The Association identified a niche business opportunity in producing high quality coconut oil and found a global market through The Body Shop. They built the capacity of women in Samoa and now Tonga, to grow and process the oil and run their own small businesses exporting to The Body Shop. The Association also advocated for changes to export regulations to enable export to occur.

**In the Pacific, Prime Ministers from 14 nations agreed a declaration on gender equality** at the Pacific Forum in the Cook Islands in 2012<sup>20</sup>. The declaration set key priorities to improve women's lives and increase equality between the sexes. It built on an agreement of Pacific economic ministers to improve women's economic empowerment. AusAID worked with whole of government partners and their Pacific counterparts, as well as regional agencies, to build consensus on this declaration. This is an example of good practice on supporting governments changing their own policy and practice to improve equality. The declaration enables development partners, including AusAID to align with these commitments and build further government capacity on equality over time.

## Investment opportunity 2: Invest in innovative solutions to women’s carer responsibilities

One of the key inhibitors of women’s economic activity within the formal, informal and non-cash sectors, is their carer responsibilities. In every country around the world, women are the primary carers for children, the elderly and the infirm. Carer responsibilities are usually assigned to women because of traditionally held views of gender roles where women are expected to raise children and care for the sick and men are the ‘bread winners’. The World Development Report says “women spend more time on child care than men – ranging from twice as much time in Sweden to 4.6 times more in Ghana to 6 times as much in Pakistan.”<sup>21</sup>

This kind of time investment precludes using time for other economic activities. At the same time, this kind of activity is productive work, not least because it often enables others, typically men, to earn incomes outside the house, yet it is rarely counted in Gross Domestic Product. Provision of child care through the state or non-state actors and the private sector can significantly increase the ability for women to participate in economic activities if they wish. It can also provide paid work for women.

Social protection initiatives like state-run child care or state subsidies for child care are in many cases the difference between women earning a more sustainable living or not. This seems to be particularly so in rural communities, lower income countries and for women in the informal sector as they have no access to social protections such as sick leave to care for sick children. A day off is a day’s lost income.

### Box 8

#### What is ‘reproductive work’?

Reproductive work is unpaid work associated with looking after households and raising children. It includes cooking, cleaning, fetching water, giving birth, caring for children, the sick and the elderly. These roles are most often assigned to women and have low status publicly, despite their essential nature and economic value. So much so that professional roles that take on some of the jobs, such as child care work, nursing, teaching or community work, also have low status, are low paid and most often employ women.

#### What is ‘productive work’?

Productive work is paid work or work that can earn income in cash or kind.

Recognition of the economic impact of child care responsibilities is only just beginning to translate into initiatives to relieve this burden. At this stage, AusAID invests very little in relief for women’s carer responsibilities although some innovation is occurring as Box 10 attests.

Recognition of women’s role as the primary carer for the elderly or the sick, and the impact of this unpaid work on women’s paid work opportunities has barely even begun; except in the HIV and AIDS sector where the impact of losing parents through the disease has been shown to fall disproportionately on the shoulders of girls or their grandmothers. In South Africa, pensions for older people in this situation have been found to significantly improve the lives of all household members.<sup>22</sup>

Some successes have seen social protection programs that offer child care as one aspect of an overall package of support to poor families, as in some programs in Mexico, or mobile crèches offered in infrastructure development programs in India where the majority of workers are women. Other options are linked to the school system – expansion of early



childhood programs, early hours and after school care.<sup>23</sup> More early childhood programs would have the additional advantage of benefits to children's on-time entry into primary school, age appropriate progression and learning as early childhood programs has been shown to increase the cognitive abilities and school readiness of children.

### Box 9 Some programmatic ideas

1. Consider making provision for appropriate child care models in all new programs aimed at improving economic activity. Paying other women to provide the child care can extend the benefits and provide income direct to women.
2. Ensure any large infrastructure programs mobilising masses of women assess the need for appropriate child care support so that women can participate more effectively.
3. Support specific early childhood interventions through education programs, including development of good quality curriculum and educators.
4. Research the impact of caring responsibilities (including of the elderly and infirm) on women's productive capacity.
5. Consider research that costs the contribution that women's reproductive work adds to the economy, to leverage more support for women's caring responsibilities.
6. Consider designing financial products such as health insurance that women can easily access that can cover pay lost due to unavoidable caring.

### Box 10: Examples of Australia's approach under this pillar

In **Vietnam**, once women were included in village-level decision making in the selection of poverty alleviation programs, the kinds of community priorities funded changed. For example, when community committees included only men, road infrastructure was the main request. Once committees included 30 per cent women, water and sanitation infrastructure and child care facilities became the main priorities. This demonstrates not only the impact of women in decision making but also the fact that women recognise they need child care support to take part in productive activities and move beyond reproductive activities.

In **Cambodia**, World Vision is running an agricultural livelihoods program. The organisation believed their primary contribution to improve women's lives through the program was the invention of an ingenious wheel barrow that enabled women and girls to collect water more easily and quickly so they could participate in the agriculture program. Although this is not child care provision, it contributes to reducing the hours of work that women and girls spend in household 'reproductive' unpaid activities, such as provision of water supply.

The **Nepal** Micro-Enterprise Development program has addressed child care responsibilities informally within new cooperatives. A different female cooperative member each day will be assigned the task of child care so that most women are able to engage in productive work the majority of the time – no one women losing more than a day's paid work every so often. This program has also been able to show that as husbands see women's businesses beginning to bring money into the household, gender roles have changed in some families, with men more willing to care for children as women are able to earn more.

### **Investment opportunity 3: Improve women’s agricultural productivity and access to markets.**

AusAID has committed to lifting agricultural productivity through agricultural research and development, as the Food Security Thematic Strategy states.

Women are key stakeholders in the agricultural industry, in some countries responsible for producing up to 80 per cent of agricultural outputs. If women’s access to agricultural inputs such as land, equipment, skills development and access to extension services, was equal to men’s in Africa, the total amount of agricultural outputs could improve by 20 per cent. This demonstrates that greater economic empowerment of women in the agriculture sector will improve development outcomes for women, their households and also the nation.<sup>24</sup>

Lifting women’s agricultural productivity will not only improve women’s economic possibilities but will contribute to food security for all. A primary cause of current food insecurity is the decline in the growth rate of global food production.

Women will be more likely to benefit from agricultural programs if consideration is given to the different roles women and men play in such activities and attention to this incorporated into designs and implementation plans. For instance, in some regions (for example South Asia) women are more likely to attend to livestock rather than crops, so a program for this region that only looks at crop improvement will miss the chance to directly benefit women.

Partnerships with agricultural research institutions are critical to improving agricultural opportunities for women and their families. Better research that acknowledges the different roles women and men play in agricultural and food security will help sharpen and improve program quality. Better research will reveal the kinds of technologies women specifically need to lift their productivity and reduce the time they spend in any given task – this is critical given the time burden women already carry. (See Box 10 about the Cambodian World Vision program for an example.)



### Box 11 Some programmatic ideas

1. Think about the roles women and men both play in agriculture work and design programs so both can benefit.
2. In countries (or regions) where women are the primary farmers, make sure benefits from programs flow primarily to them AND that programs do not inadvertently add to women's burdens.
3. Ensure that women gain access to agricultural technologies, skills development opportunities and farm inputs through establishing quotas in agricultural training opportunities or negotiating with government partners to increase the number of women extension workers.
4. Ensure that programs address barriers to women's participation in order to ensure such programs achieve their goals of widespread take-up of innovations such as new and better yielding crop varieties.
5. Take to scale, or replicate, programs that have demonstrated effectiveness in improving women's rural livelihoods such as the Nepal Micro Enterprise Development Program described in Box 12.
6. In countries where women's ability to move around outside the home is reduced (such as Afghanistan), consider innovative productive work that accommodates this such as bee keeping or small livestock kept within home compounds etc.

## Box 12: Examples of Australia's approach under this pillar

The **Nepal Micro Enterprise Development Program** has been running for over 12 years and is showing impressive results. It is a poverty alleviation program that helps establish community enterprises, or cooperatives. Rural communities identify the poorest in their villages; at least 60 per cent of these beneficiaries must be women. So far over 67 per cent of 50,000 beneficiaries are women. Districts are selected according to potential for establishing viable micro and small businesses so ability to develop market linkages and access to financial services must exist. The program does not lend funds but rather, works out innovative ways to access existing financial institutions. For instance, a cooperative may be set up by a group of women weavers. The program provides business training, financial literacy training and start-up costs to buy equipment such as looms, or to build a weaving hall. The hall and the looms can then be used by the women as collateral to access a loan from a formal bank.

The program has also established a federation of entrepreneurs and this is led by one of the women (herself classed as 'untouchable' in the caste system) who has directly benefited from the program.

Fifty one cooperatives now exist across the country, converting the 'unbanked' to the 'bankable'. More than 85 per cent of the 50,000 beneficiaries are above the poverty line. Eighty per cent of businesses will be sustained beyond the life of the program. Housing conditions have improved and there is some evidence that gender roles are changing. In some cases, men are starting to look after children or taking up jobs in their wives' enterprises.

The Government of Nepal has seen the positive result and is taking steps to extend the model nationally.

In **Pakistan, the Agriculture Sector Linkages program** deliberately targets the dairy industry for capacity development assistance as women are the main workers in this industry. The program includes orchards and citrus fruit but both these industries are dominated by male farmers. The reason for this is that culture precludes women working in public, away from the house in fields for instance. Working behind stable doors looking after livestock is acceptable. If the program had not considered gender roles based on cultural and religious norms, it would not have selected the dairy industry. The Australian based program also contracts an Australian Muslim woman to enable access to Pakistani women who would otherwise not be able to access the capacity development provided by the other members of the team who are men.

## Investment opportunity 4: Expand appropriate financial services, products and access for women and girls

AusAID has agreed a strategy of *Financial Services for the Poor (2010 – 2015)* to enable poor women and men to save, borrow, or buy insurance, that can help smooth consumption flows or economic shocks, and enable planning for the future. Appropriate financial services can also support the emergence of greater economic opportunities for women investors establishing micro or small enterprises.

Over two thirds of micro-finance clients around the world are women. Women and girls comprise the majority of the world's poor. Evidence suggest that when women are provided with access to finance, the whole household benefits. Armendariz de Aghion and Morduch show that lending a dollar to women through a microfinance program in the Philippines led to an 18 cent increase in total consumption whereas a dollar to men will lead to an 11 cent increase.<sup>25</sup>



### Box 13: Some programmatic ideas

1. Learn from successful investments that have a proven ability to meet the needs of poor women and girls, and modify for different cultural contexts. Or, in countries where these programs already operate, and continue to be part of country strategies, take them to scale with larger investments. (See some examples below in the box.)
2. Develop relationships with key banks and microfinance institutions, to advocate the use of products appropriate for women that have been trialled successfully.
3. In regions or countries where there is little data about financial needs or practices, consider commissioning research to establish the form investments should take that meet the needs of poor women and their families. Some examples of valuable research are the use of household diaries to see gendered patterns in managing money; connection between access to financial services and violence against women; negotiating with partner governments to include financial behaviour questions in household income and expenditure surveys or other statistical surveys.

### Box 14: An example of unintended benefits

Carefully designed programs can also increase women's empowerment at the household level and beyond. For example, AusAID provides core funding to Women's World Banking. One of their affiliates is Kashf, a microfinance institution based in Pakistan. Kashf organised ID cards for women to access the service. Women found they were able to use the cards to register to vote in national elections, many for the first time.

Careful design of products that meet specific life-cycle needs of women and girls will increase female access and benefits. Additionally, without a holistic consideration of what else happens in women's lives, and particularly their unpaid work load, improved financial access may not lead to improved gender equality outcomes. (See box 15 for more information.)

Women's World Banking research indicates that a focus on serving women in microfinance makes business sense. Not only do they represent a large share of the world's poor that could be incorporated into the income earning population, but they are also an attractive segment for risk management and returns. Women are more reliable borrowers because they often follow a more conservative investment strategy, which in turn results in lower default rates for micro-finance institutions.<sup>26</sup> Despite this, as micro-finance institutions become more financially competitive, there is growing evidence that access by poor women diminishes as products are more likely to benefit slightly larger businesses more likely to be owned by men.

New solutions are needed that enable institutions to provide services that increase women's economic options and provide protection, particularly in the informal sector where women comprise most of the labour force, and particularly in regions of the world where there are large populations of the 'unbanked' – the Pacific for example.

### Box 15: Examples of Australia's approach under this pillar

The **Pacific Financial Inclusion Program** is a good example of innovation that helps women. The program operates in an extremely difficult economic environment in the Pacific where population density is low and overall micro and small business development harder due to low population density and less entrepreneurial activity in general, compared to Asia for instance, where larger inroads have been made in financial inclusion programs. The program covers PNG, Samoa, Solomon Islands, Vanuatu, Kiribati, Tonga, Nauru, Tuvalu, Federated States of Micronesia, Marshall Islands and Palau.

Fifty per cent of 250,000 clients are women. All partners who help deliver services within the program have performance based agreements with the Project that ensure 50 per cent of clients are women. These targets are reinforced by contract payments once the target is reached. There is no doubt this kind of financial incentive has deepened women's access to the products that have been developed or improved the kinds of products offered. In addition, the program takes on specific women's projects such as research on the impact of financial literacy on women's financial behaviour. The research found that financial literacy is essential for women to be able to make the most of financial services and establish viable enterprises – a finding consistent around the world.

AusAID has provided core funding to Women's World Banking, an institution dedicated to designing and scaling financial services that increase women's empowerment through greater participation in economic activities and through minimising life-cycle risks such as pregnancy complications, or the impact of child care. For example, it has developed a financially accessible health insurance product that poor women are increasingly using to mitigate against maternal health risks and loss of income that are often encountered during pregnancy and child birth. It has also developed a savings product for girls that is showing promising results. See the organisation's website, included as a link later on in these notes, for more examples.

## **Investment opportunity 5: Invest in social protection that helps women weather economic shocks and move to sustainable livelihoods**

Women often move in and out of the formal and informal labour market, depending on what their options are and what their needs are. Bertulfo describes the informal sector as the ‘shock absorber’ in times of economic crises when jobs in the formal sector shrink.<sup>27</sup> This means women have less access to social protections designed for workers in the formal sector.

Over the last 40 years, droves of women have been recruited to factories in lower and middle income countries, but under conditions that are increasingly remote from any general understanding of formal sector working conditions and employment. In many situations, even where there is a nominal minimum wage and statutory non-wage benefits, such as pension contributions, health insurance, housing benefits and sick pay, it is very rare for women working in assembly line plants to have access to such benefits.<sup>28</sup>

The result is that women, often very young women, are working more, but often in unprotected informal employment or enterprises, and at the same time, continuing to care for children and the household.

Therefore, there is a case to be made for social protection transfers to provide a safety net for those more likely to fall through the cracks of an imperfect market. There is a further case to be made for careful targeting of transfers to poor women, given the likelihood that women will be working in less protected industries; comprise more of ‘the poor’; and are often located in the informal sector where no such protection exists. In addition, there is clear evidence to show that women are more likely than men to spend such transfers on their households, leading to a positive multiplier effect for families.

It is important to assess the kinds of risks women and men, girls and boys face in order to design transfers that contribute not only to provision of a safety net, but also to reducing poverty and inequality ‘through recognizing and tackling the structural constraints that block people from attaining sustainable, positive change’.<sup>29</sup>

A one-size-fits-all mentality of targeting transfers automatically at women can have the unintended consequence of increasing time burdens by trapping women into stereotypical gender roles as household worker and carer, or, worse, increasing violence against women as husbands demand the money. Careful thought and attention must be given to gender relations at household, community and national level to ensure that transfers add income and also provide a range of support to increase women’s control over resources as well as the ability to act and achieve positive changes.<sup>30</sup>

### Box 16: Some programmatic ideas

1. Social protection programs specifically to help women survivors of partner violence, to begin their lives anew. For instance, even if women have access to emergency services (and in some countries, they do not) without longer term stipends and more intensive support to establish themselves economically, they will have no option but to stay dependent on violent husbands.
2. Evaluation of conditional cash transfers that have been targeted at keeping girls in schools. (These programs have been successful in retaining girls in schools but the impact on mothers in administering cash within families has not been widely researched to assess whether it has empowered women or constrained them in gender roles and added to their domestic burdens.)
3. Consider expanding proven poverty reduction and social protection programs (e.g. BRAC Challenging frontiers for the Poor program — see box 17) where appropriate.



### Box 17: Examples of Australia's approach under this pillar

The **BRAC Extreme Poverty Program** in Bangladesh has benefited over 40,000 'ultra poor' rural women through intensive two year support to establish sustainable micro-enterprises. This includes stipends while businesses are being set up; weekly education and empowerment sessions with women; transfers of cattle and small livestock as the basis for the business; veterinary services; household infrastructure provision such as toilets, wells and water pumps to increase sanitation and reduce the impact of water borne diseases and the time women and girls have to spend collecting water. The program also builds secure stables for animals to reduce the risk of theft and ensure healthy animals. It provides all education and health care needs of family members during the two year program of support recognising the contribution health and education make to lifting people out of poverty. Longitudinal research shows the program has a 98 per cent success rate in lifting women out of poverty and keeping them out. The program demonstrates the importance of a comprehensive package of support for very poor women, not just cash transfers.

It educates the women about business development, caring for livestock and issues such as women's empowerment (violence against women from husbands is not acceptable; the negative impact of underage marriage for girls; reproductive and maternal health).

## Examples of programming work within mainstream investments



### **Mainstream investment 1: Better outcomes for women and girls through access to gender sensitive health and education services.**

AusAID invests heavily in education and health services. Such services are foundational to women's and girls' economic empowerment. Educated women are more likely to have healthy families and educate their girls and boys, leading gradually to improved opportunities for their girls to find better jobs.

Education makes a significant difference to improving equality, health, empowering women, governance and sustainable development. AusAID's Education Thematic Strategy states that it is important to enable more children, particularly girls, to attend school for a longer and better education so they have the skills to build their own futures and, in time, escape poverty. For girls (and eventually their families) extra years of basic education are empowering. Education makes a significant difference to girls' employment opportunities, marriage age and capacity to make decisions about their lives.

Considerable progress has been made in achieving equal enrolment for girls and boys at all levels of education. Girls' enrolment has made great progress in some middle and high income countries particularly at secondary level, and in some countries it is boys' enrolment that is lagging. However, in fragile states and conflict-affected countries girls enrolment is still seriously behind boys' and a special effort is needed to expand access for girls. Even in countries where national figures show parity, or near parity enrolments, there may be regions, or specific groups of women and girls that lag behind the majority, for example ethnic minority girls in South East Asia and girls in Indonesia's eastern province. In these areas, our education programs should include specific initiatives to reach these groups.

However, gaining access to school is only the beginning of the story. Education quality and learning achievement is a pressing concern. Efforts to rapidly increase enrolment have had an unintended impact on the quality of education children receive, with teacher numbers, infrastructure and availability of learning materials often falling short of what is needed. As many as 250 million children of primary school age could be failing to read or write by the time they reach grade 4. Of the 774 million illiterate adults three quarters are women.<sup>31</sup>

Lack of education can be a hurdle for women seeking further education and training, and formal employment. Around 200 million young people need a second chance to acquire basic literacy and numeracy skills. Such barriers of access need to be reduced through creative means, to avoid reinforcing the existing job status quo. It is important to ensure that all young women who miss out on their education have a second chance to gain the skills they need for work and life, particularly those whose education has been interrupted by conflict or who are disadvantaged by poverty or disability. Without the chance to develop such skills women are likely to be only able to gain subsistence employment in the informal sector.



As AusAID’s Health Thematic Strategy states, good health is a means to achieve other development goals, such as economic growth and poverty reduction. Healthier adults are more able to work and children free of disease are better able to learn at school and gain the skills needed to break out of poverty. Providing affordable health care also helps to avoid the catastrophic ‘out-of-pocket’ fees that push millions of people into poverty every year.<sup>3</sup>

Poverty, gender inequity, female illiteracy and social exclusion, impact on health outcomes. In seeking to improve the health of poor people in developing countries AusAID is also addressing the non-health sector drivers of health by investing in areas such as water, sanitation and hygiene, education, food security, social protection, gender equality and social inclusion.<sup>33</sup> Education for girls is a particular priority, as an educated mother is likely to have fewer and healthier children, and her children are more likely to survive and go to school.

Dramatic improvements have been made in life expectancies and decreases in child mortality for women and men, girls and boys, in most regions of the world in the last few decades. In most countries, girls and boys have the same access to vaccinations and health care in infancy and childhood.<sup>34</sup>

Progress in reducing maternal mortality, however, has been slow in many countries, and the HIV/AIDS epidemic is contributing to excess female mortality in Africa, particularly in young women.<sup>35</sup> Providing health services to women and children in fragile states and conflict-affected countries, or following disasters, can be especially challenging and needs carefully designed responses.

Other aspects of health sector programs that impact on women’s empowerment are access to reproductive health services which give women greater control over their own fertility and child-bearing, and the provision of services to help survivors of domestic violence and sexual assault. Access to family planning services also has important flow on effects for women’s empowerment, enhancing their ability to participate in public life and the economy.



### Box 18: Some programmatic ideas for education

1. Better up-front analysis in health and education programs about the gender dimension of the work.
2. Better collection of sex disaggregated data and qualitative information to determine impact differentially on girls and boys in education programs.
3. Innovation to reach excluded groups of girls and women, for example among the very poor, those with disabilities, and in ethnic minority communities, in countries where gaps for the majority have closed.
4. More effective dialogue with partner governments about gender issues within health and education programs.
5. Specific focus on girls' education in countries where gender gaps in access, learning achievement, completion and transition rates are greatest.
6. Improve maternal and reproductive health services through programs in countries and regions where women are most at risk, and where appropriate, through targeted support in fragile states, conflict-affected countries, and in disaster situations.
7. Work out ways to involve men in family planning so that women are not considered the only one responsible.
8. Ensure that health programs maximise opportunities to promote gender equality by including women in management, collecting sex-disaggregated data, undertaking gender analysis of service delivery, and identifying and addressing issues that disproportionately affect women and girls.
9. Support health services for women survivors of gender based violence e.g.:
  - hospital based one stop shops for survivors of violence
  - development of medico-legal protocols for medical staff to write reports that can be used in prosecuting perpetrators
  - training for staff in providing appropriate health services for survivors of violence
10. Maximise opportunities in education programs to promote gender equality by including women in management, collecting sex-disaggregated data, supporting gender-responsive curriculum development, reducing gender stereotypes in subject choices, undertaking gender analysis of service delivery, constructing separate toilets for girls, and addressing the needs of girls with a disability.
11. Learn from the creative ideas that different country programs have used to increase women's access to scholarships or vocational training e.g.:
  - positively discriminating in favour of women in countries where unequal access is extreme, or the need for educated women high
  - set up a pool of 'access funds' that can be used to cut through cultural or institutional disadvantage that women face
  - bridging programs that enable women to compete equally with men in their applications
  - selection systems that do not disadvantage women through patronage networks more likely to favour men

## Box 19: Examples under this pillar possible through AusAID funding

In **Bangladesh**, the education program is delivered through a Sector Wide Approach. The country has achieved parity in basic education and indicated there was nothing further to do on equality within the system. Dialogue between development partners, including AusAID, has resulted in agreement on a gender action plan that is wide reaching and includes support for women's career paths within the government, as well as curricula that is not discriminatory.

The **Afghanistan** program has invested in different ways of improving education, especially for girls, recognising the uncertainties of transition and the limited reach of government, as well as the special restrictions girls face in accessing education. In Uruzgan, the Provincial Reconstruction Team has supported educational opportunities by establishing 29 girls' schools, including two girls-only madrassas in Tarin Kowt.

The program has also funded Save the Children to set up community schools for girls as well. Save the Children uses a community mobilisation approach where workers spend time discussing the establishment of a school that community leaders (men) would feel comfortable supporting. This model has been successful in setting up many girls' schools since community leaders are often willing to support schools in their own communities so girls do not have to travel outside the village, risking security and breaking cultural norms. There has been a great improvement in girls enrolled in schools in Afghanistan — from virtually none to two and a half million but there is still a long way to go.

In **Papua New Guinea**, the Sector Wide Approach to health support has contributed to the establishment of 11 hospital-based Family Support Centres which provide emergency health support to women survivors of sexual and domestic violence. The program also contributed to development of medico-legal protocols for health workers to properly document injuries related to such abuse, so medical reports could be used in court as part of prosecuting the alleged perpetrator.

Since 2008 in **Pakistan**, Australia has supported the training of 15,000 health community outreach and facility-based staff in service delivery for mothers and children. This includes training 8,871 midwives under the Pakistan Government's National Maternal, Neonatal and Child Health (MNCH) program. In addition, grants totalling GBP5 million are being provided to civil society organisations and international and national NGOs for research and advocacy on Maternal New Born and Child Health-related issues such as addressing barriers to access for women and innovative service delivery mechanisms.

## **Mainstreaming investment 2: Ongoing and better targeted investments in economic infrastructure that benefit women, men, girls and boys.**

AusAID invests in the development of national and local economic infrastructure such as better transport systems, electrification and information systems (including mobile phone coverage). These have all provided better environments for communities to develop economically. Careful attention to the different lives women and men lead will improve the impact of such investments. For instance, women's economic activity may be more immediately lifted through development of feeder roads at local level or through installation of street lighting. In Solomon Islands, a World Bank report identified one of the key gender differences between men and women informal vendors along the roads was that women felt unsafe operating at night in darkness. It reduced their hours of work and mobility and increased the risk of sexual violence and theft of goods from their business. Men did not worry about these things.

Local water supply and sanitation programs must include women and girls as key community stakeholders since they usually have the primary role in water supply for their families. Village maintained supply systems must include women on committees – something demonstrated to improve women's leadership and voice in decision making – as the water system will be more likely to meet local needs, freeing up women's ability to participate in productive activities outside the house. Women in water supply committees can also have additional positive effects on women's status within communities, thereby contributing to social change that recognises the importance of women's leadership.<sup>36</sup>

Digital technology and use of mobile phones has enormous potential to enable women's participation in economic and livelihood activity in the formal and informal sectors. For instance, transferring public sector employees' salaries in Fiji through 'mobile wallets' reduces one major barrier to employment of female teachers in remote areas of the Pacific. People are less likely to seek jobs in remote locations, partly due to difficulties in accessing regular pay as there are no banks. Other problems particularly for women are lack of safe government housing.

### Box 21: Examples of Australia's approach under this pillar

In **Papua New Guinea, the Incentive Fund** worked with communities to build a network of small feeder roads in Oro Province. The roads were intended to allow holders of small oil-palm plantations (one or two hectares) to get their oil palm fruit (which is very heavy) to collection points for the trucks from the mills to pick up. Previously the transport of the fruit was over hills and across the river, by foot (and using wheelbarrows) to a collection point on a main road. The women were registered under the Mama Lus Frut scheme which meant that they were picking up the left-over loose fruit from the big clusters of berries the men cut, and these loose fruit were weighed separately to the men's big clusters in different coloured nets. The company helped hundreds of women to open independent bank accounts for the first time ever to save money made from marketing the oil palm fruit and these funds directly benefited their families. Bank accounts in their own names enabled the women to protect their money and allowed them to spend money on their own priorities which was largely on improving their household goods, paying school fees and generally upgrading diets. The feeder roads enabled women to benefit from the Mama Lus Frut program in a way they never had previously. It also benefitted men but in different ways.

### Box 20: Some programmatic ideas for economic infrastructure:

1. Improve research to document lessons learnt within key infrastructure programs that ensure benefits accrue equally to women and consider sharing lessons with others.
2. Consider mandating targets for women workers, or women business owners, to deliver infrastructure programs.
3. Consider mandating women on committees or boards that make decisions over infrastructure development or implementation.
4. Look at ways to increase consultation and decision making with/by women when designing public infrastructure such as markets so the final product meets their particular needs.
5. Consider new investments in street lighting in urban areas (including markets and public toilets) to improve women's mobility and safety and extend their ability to market products.



## Measuring change and improving accountability

As a key cross-cutting objective of the aid program the work on women's economic empowerment takes place at a number of levels. At the aggregate level, it is important that the contribution Australia has made to achieving women's economic empowerment can be articulated.

Country and sector programs will identify where they can strategically have impact and the results they hope to achieve in these areas. Strategic contributions to country level gender equality outcomes need to be identified and monitored according to the partner country priorities and opportunities presented in the country program.

The Gender Equality Team has developed a working draft gender equality performance assessment framework for AusAID. It has a set of possible indicators to help staff measure women's economic empowerment, including their access to health and education services since these are closely connected to women's economic empowerment. **Use the link below to choose a menu of possible indicators that will suit many programming options mentioned in the notes.** All the indicators align with AusAID's overall reporting requirements on gender.

The following are some examples under each of the direct investment areas within the draft gender equality performance assessment framework for AusAID:

**Table 1: Examples of indicators to measure change against each direct investment area**

1. Support change to legislation, policy and government or private sector capacity that enables women to earn a living.	Evidence that women are more aware of their economic and labour rights through training on working conditions and remuneration.
2. Invest in innovative solutions to carer responsibilities often associated with socially defined roles of women.	Number of additional women and men able to access social transfers (such as cash or in kind transfers including food or child care) (sex-disaggregated).
3. Improve women's agricultural productivity and access to markets.	Number of poor women and men (at least 40 per cent women) who gain access to agricultural technologies.
4. Expand appropriate financial services, products and access for women and girls.	Number (x) of poor women and men who increase their access to financial services (including safety and deposit boxes, community saving schemes, micro-credit, savings, deposit and transfer services and new technologies (please specify) (sex-disaggregated).
5. Invest in social protection that helps women weather economic shocks and move to sustainable livelihoods.	Number of additional women and men able to access social transfers (such as cash or in kind transfers including food) (sex-disaggregated).



## List of Resources for more information

### AusAID documents

AusAID social protection framework

<http://www.ausaid.gov.au/Publications/Pages/social-protection-framework.aspx>

Australia's Comprehensive Aid Policy Framework

<http://www.ausaid.gov.au/makediff/Pages/capf.aspx>

Development for All: Towards a disability-inclusive Australian aid program 2009–2014

<http://www.ausaid.gov.au/aidissues/did/Pages/home.aspx>

Education thematic strategy

<http://www.ausaid.gov.au/aidissues/education/Pages/home.aspx>

Effective governance thematic strategy

[http://www.ausaid.gov.au/Publications/Pages/1502\\_4482\\_8750\\_7987\\_9035.aspx](http://www.ausaid.gov.au/Publications/Pages/1502_4482_8750_7987_9035.aspx)

Financial Services for the Poor: A strategy for the Australian aid program 2010-15

[http://www.ausaid.gov.au/Publications/Pages/3645\\_1909\\_4834\\_7583\\_9490.aspx](http://www.ausaid.gov.au/Publications/Pages/3645_1909_4834_7583_9490.aspx)

Food Security Thematic Strategy

<http://www.ausaid.gov.au/aidissues/foodsecurity/Pages/home.aspx>

Gender Equality Performance Assessment Framework - August 2012 (Working draft

<http://intranet2.ausaid.gov.au/sharedsites/arf/>

Sectorperformanceassessmentframeworkkeydocuments/Working Draft Sector Performance Assessment Frameworks/Cross-Cutting Issues PAFs/WORKING DRAFT Gender PAF August 2012.docx

Health thematic strategy

[http://www.ausaid.gov.au/Publications/Pages/7360\\_476\\_819\\_3321\\_1167.aspx](http://www.ausaid.gov.au/Publications/Pages/7360_476_819_3321_1167.aspx)

Mining for development initiative

[http://www.ausaid.gov.au/Publications/Pages/9578\\_1521\\_9550\\_2458\\_5168.aspx](http://www.ausaid.gov.au/Publications/Pages/9578_1521_9550_2458_5168.aspx)

Promoting opportunities for all: gender equality and women's empowerment. Thematic strategy. AusAID, Canberra, 2011.

<http://www.ausaid.gov.au/aidissues/gender/Pages/home.aspx>

### Other useful resources

ADB internet gender page (also includes tool kit on public sector management etc)

<http://www.adb.org/themes/gender/main>

Arku, C and Arky F. (2009), More money, new household cultural dynamics: women in microfinance in Ghana, *Development in Practice*, Vol 19, Number 2, April 2009.

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[http://www.engenderhealth.org/files/pubs/gender/synchronizing\\_gender\\_strategies.pdf](http://www.engenderhealth.org/files/pubs/gender/synchronizing_gender_strategies.pdf)

International Trade Centre – Women and Trade program  
<http://www.intracen.org/about/projects/women-and-trade/>

IFC Women in Business  
[http://www1.ifc.org/wps/wcm/connect/Topics\\_Ext\\_Content/IFC\\_External\\_Corporate\\_Site/IFC+Sustainability/Sustainable+Business+Advisory+Services/Women+in+Business/](http://www1.ifc.org/wps/wcm/connect/Topics_Ext_Content/IFC_External_Corporate_Site/IFC+Sustainability/Sustainable+Business+Advisory+Services/Women+in+Business/)

Kabeer, N. (2012), Women’s economic empowerment and inclusive growth: labour markets and enterprise development SIG Working Paper, UK Department for International Development.

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<http://www.mtnforum.org/sites/default/files/pub/3849.pdf>

Mayoux, L. (2011) Presentation: How can we make microfinance more useful to women? HIVOS and WEMAN available online:  
[http://www.globalmicrocreditsummit2011.org/userfiles/file/Workshop%20PowerPoint/L\\_%20Mayoux%20-%20Women%20microfinance\\_.pdf](http://www.globalmicrocreditsummit2011.org/userfiles/file/Workshop%20PowerPoint/L_%20Mayoux%20-%20Women%20microfinance_.pdf)

OECD-DAC Gender equality and development. (includes best practice notes on infrastructure, public financial management etc)  
<http://www.oecd.org/dac/genderequalityanddevelopment/>

OECD GENDERNET (2011), Women’s economic empowerment issues paper. OECD, Paris.

Pacific Financial Inclusion Program.  
<http://www.pfip.org/>

Quay, Isadora and Joanne Crawford (2012), Towards transformation synchronising work with women and men for gender equality. Issue 1 Gender matters. Melbourne, IWDA.

Socio-economic and gender analysis (SEAGA) approach. Food and Agriculture Organization (FAO) in partnership with the International Labour Organization (ILO), the World Bank and the United Nations Development Programme (UNDP).  
<http://www.fao.org/gender/seaga/en/>

Tsukada, R and E. Silva (2009), ‘Age and gender bias in workloads during the lifecycle: Evidence from rural Ghana’, *International Policy Centre for Inclusive Growth One Pager*, No.88.

Understanding and measuring women’s economic empowerment. International Center for Research on Women, Washington, 2011.  
<http://www.icrw.org/publications/understanding-and-measuring-womens-economic-empowerment>

UNDP One pagers including gendered time use and its impact.  
<http://www.ipc-undp.org/pub.do>

Women’s World Banking.  
<http://www.swwb.org/>

Women's economic empowerment: meeting the needs of impoverished women. UNFPA, 2007.

<http://www.unfpa.org/public/global/pid/382>

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<http://www.oecd.org/dac/genderequalityanddevelopment/womenseconomicempowerment.htm>

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## Endnotes

- <sup>1</sup> Promoting opportunities for all: gender equality and women's empowerment. Thematic strategy. AusAID, Canberra, 2011. <http://www.ausaid.gov.au/aidissues/gender/Pages/home.aspx>
- <sup>2</sup> United Nations (1948), *The Universal Declaration of Human Rights*.
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- <sup>6</sup> ADB and ILO (2011), *Women and Labour markets in Asia: Rebalancing for gender equality*, ILO Regional Office for Asia and the Pacific; Asian Development Bank, Bangkok.
- <sup>7</sup> Cuberes, David and Marc Teignier-Baqué (2011), *Gender Inequality and Economic Growth, World Development Report 2012 Background Paper*.
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- <sup>9</sup> For example see Doss, Cheryl (2006), The Effects of Intrahousehold Property Ownership on Expenditure Patterns in Ghana, *Journal of African Economies*, 15 (1): 149-180. See also Luke, Nancy, and Kaivan Munshi (2011), Women as Agents of Change: Female Income and Mobility in India, *Journal of Development Economics*, 94 (1): 1-17.
- <sup>10</sup> Quoted by Hilary Clinton in her Remarks at the Asia Pacific Economic Cooperation Women and the Economy Summit 2011, cited 14th November 2011 on <http://www.state.gov/secretary/rm/2011/09/172605.htm>
- <sup>11</sup> The Global Poverty Project <http://www.globalpovertyproject.com/infobank/women>
- <sup>12</sup> World Bank (2011), *World Development Report 2012: Gender Equality and Development*, World Bank, Washington, p. xx.
- <sup>13</sup> World Bank (2011), *World Development Report 2012: Gender Equality and Development*, World Bank, Washington, p. 47.
- <sup>14</sup> World Bank (2011), *World Development Report 2012: Gender Equality and Development*, World Bank, Washington, p. 236.
- <sup>15</sup> Mehra, R. and Hill Rojas, M. (2008), *Women, Food Security and Agriculture in Global Marketplace: A Significant shift*, International Centre for Research on Women, p. 1.



<sup>16</sup> Food and Agriculture Organisation (2011), *The State of Food and Agriculture 2010-2011: Women in Agriculture, closing the gender gap for development*, Food and Agriculture Organisation of the United Nations, Rome, p. vi.

<sup>17</sup> At the same time, increased income in women's hands has been shown to potentially increase the risk of violence from intimate partners due to transgressing socially defined gender roles which could lead to more independence. (See Bradley 2011:2)

<sup>18</sup> Gender equality and rural development: a stocktake of AusAID's approach and progress (yet to be approved for public release)

<sup>19</sup> The Pacific Women Shaping Pacific Development program was announced by the Prime Minister of Australia in September 2012. It is an AUD320 million over 10 year investment to expand women's leadership and economic and social opportunities in the Pacific region.

<sup>20</sup> Pacific leaders gender equality declaration, 30 August 2012 Annex 1 to Forum Communique, 43rd Pacific Islands Leaders Forum, Rarotonga, Cook Islands, 28-30 August 2012. PIFS (12)10. Suva, Forum Secretariat.

<sup>21</sup> World Bank (2011), *World Development Report 2012: Gender Equality and Development*, World Bank, Washington, p. 297.

<sup>22</sup> Gorman, Mark (2004), *Age and security. How social pensions can deliver effective aid to poor older people and their families*. HelpAge International.

<sup>23</sup> World Bank (2011), *World Development Report 2012: Gender Equality and Development*, World Bank, Washington, p. 298.

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<sup>31</sup> UNESCO, *2012 Global Monitoring Report – Youth and Skills: Putting education to work*.

<sup>32</sup> World Health Organization, *World Health Report 2010*.

<sup>33</sup> Australia's approach to these sectors is set out in the respective AusAID thematic strategies which are available on AusAID's internet site at [www.ausaid.gov.au](http://www.ausaid.gov.au).

<sup>34</sup> World Bank (2011), *World Development Report 2012: Gender Equality and Development*, World Bank, Washington, p.126.

<sup>35</sup> The ratio of female to male prevalence for 15-24 year olds is 2.4 across Sub-Saharan Africa. Women are also biologically 2.4 times more likely to acquire the virus because women's bodies are more susceptible to infection than men.

<sup>36</sup> UNEP *Women and water management: an integrated approach* Chapter V in UNEP women and the environment.



