EMPOWERING WOMEN ECONOMICALLY

ILLUSTRATIVE CASE STUDIES FROM ASIA
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Executive Summary

This publication is the product of a technical cooperation project implemented by the United Nations Economic and Social Commissions for Asia and the Pacific (ESCAP), with the financial support of the Government of China. The project was undertaken in collaboration with the Governments of Bangladesh, China, India, Indonesia and the Philippines. In supporting efforts to strengthen and broaden the mainstreaming of gender in government institutions and initiatives, ESCAP facilitated South-South exchanges between policy makers and other key stakeholders from the aforementioned countries on the issue of women’s economic empowerment.

This publication addresses the economic aspect of gender mainstreaming, with a particular focus on gender budgeting and women’s economic participation in the public domain. Concrete examples of initiatives from five countries in Asia—Bangladesh, China, India, Indonesia and the Philippines—are presented to illustrate the practical measures that can be undertaken to integrate gender into the economic sector.

Chapter 1 introduces the subject of gender mainstreaming and the more specific focal area of women’s economic empowerment. In Chapter 2, gender budgeting is addressed, with case studies from India, Indonesia and the Philippines. The various forms of women’s participation in economic life are the focus of Chapter 3, with examples of initiatives from Bangladesh, China, India and the Philippines. Key requirements for effectively empowering women economically are summarized in Chapter 4.

Collectively, the case studies highlight the importance of an holistic and inclusive approach to women’s economic empowerment, embracing policy and legislation; targeted and resourced measures designed to both strengthen capacity and address discriminatory practices; and provision of services that create enabling environments for equitable, inclusive and sustainable development for the benefit of women and men, and of their countries.
INTRODUCTION
A shared goal of governments and civil society in Asia and the Pacific is inclusive, equitable and sustainable socioeconomic development. Preconditions for such development are gender equality and the empowerment of women. Realizing gender equality and women’s empowerment, in turn, requires both targeted interventions and the mainstreaming of gender in all domains.

This publication contributes to the existing knowledge base by documenting initiatives from Bangladesh, China, India, Indonesia and the Philippines that are designed to empower women economically and promote their engagement in the economic domain. Before reflecting upon the case studies, however, it is important to define core concepts that underpin the subject of women’s economic empowerment.

**Gender mainstreaming**

The United Nations Economic and Social Council’s definition of gender mainstreaming is foundational to the pursuit of gender equality.

*Mainstreaming a gender perspective is the process of assessing the implications for women and men of any planned action, including legislation, policies or programmes, in all areas and at all levels. It is a strategy for making women’s as well as men’s concerns and experiences an integral dimension of the design, implementation, monitoring and evaluation of policies and programmes in all political, economic and societal spheres so that women and men benefit equally and inequality is not perpetuated. The ultimate goal is to achieve gender equality.* *(ECOSOC Agreed Conclusions, 1997/2)*

Gender mainstreaming is thus a tool; it is a tool for realizing gender equality and the empowerment of women. Gender equality is, in turn, a precondition for equitable and sustainable development that is inclusive of the needs and interests of women, men, girls and boys (in all their diversity). The concept of gender mainstreaming places gender—the lives of, and the relations between, women, men, girls and boys—at the centre of agendas for change that encompass attitudes, beliefs, behaviours, systems and structures.

As a “cross-cutting issue”, gender mainstreaming applies to all aspects of socioeconomic and political life; for individuals, groups, organizations and institutions. One specific area of application of gender mainstreaming is in relation to the economic sector.
Women’s economic empowerment

Empowering women economically is a critical component in the overall process of realizing gender equality. As well as being a matter of human rights and equity, women’s economic empowerment is fundamental to the sustainable socioeconomic development of local communities and entire countries. According to the “smart economics” argument, women’s economic empowerment is critical to economic growth and prosperity—for individual women, their families, their communities and their countries.

Empowering women economically involves improving their economic status, power and agency. As stated by Golla, Malhotra, Nanda and Mehra, “A woman is economically empowered when she has both the ability to succeed and advance economically and the power to make and act on economic decisions. To succeed and advance economically, women need the skills and resources to compete in markets, as well as fair and equal access to economic institutions. To have the power and agency to benefit from economic activities, women need to have the ability to make and act on decisions and control resources and profits.”

Thus, fostering women’s economic empowerment involves creating “enabling environments” that eliminate the barriers women encounter and provide supportive frameworks for their engagement in the economic realm. Common barriers encountered by women, relative to men, include limited formal education and training; absence from decision-making bodies; poor infrastructure; constraints on access to finance and business development services, and both sociocultural and structural restrictions to their mobility.

Comprehensive public policies and service provision, along with the creation of economically empowering opportunities and the abolition of discriminatory sociocultural norms, are required to redress this situation. Within the holistic approach to women’s economic empowerment, this publication considers two specific areas of intervention: gender budgeting and women’s economic participation. The case studies described in this publication are illustrative—not exhaustive—of the initiatives that can be undertaken to empower women economically. No single initiative can address all aspects of women’s economic empowerment or is flawless. What the case studies offer are examples of strategies that have empowered women; which practitioners may find helpful when devising and implementing policies, strategies or programmes of their own.

GENDER-RESPONSIVE BUDGETING
Gender-responsive budgeting is a tool for realizing gender equality, as well as being a key requirement for good governance. Gender-responsive budgeting contributes to women’s economic empowerment by addressing the issue of control and sharing of resources by women and men. In addition, gender-responsive budgeting is a process whereby the factors contributing to decisions about the allocation of resources are made explicit, thereby promoting accountability.

As defined by Sharp and Elson, “Gender responsive budget initiatives are strategies for assessing and changing budgetary processes and policies so that expenditures and revenues reflect the differences and inequalities between women and men in incomes, assets, decision-making power, service needs and social responsibilities for care.” In this respect, gender-responsive budgeting is both a political and technical undertaking wherein the desired outcome is equitable distribution of resources to women and men, in accordance with their differential needs and priorities.

In gender-responsive budgeting, the emphasis is on equity and equality of outcome, wherein consideration is given to (a) the different needs, interests and priorities of women and men, girls and boys, and (b) the differential impacts of financial expenditure on the lives of women, men, girls and boys. The equity element of gender-responsive budgeting means that resources are allocated according to need and effectiveness, as distinct from a 50/50 allocation of resources between women/girls and men/boys.

In terms of women’s economic empowerment, gender-responsive budgeting is beneficial in fostering women’s participation in economic decision-making, recognizing unpaid work, addressing income gaps, allocating resources that foster women’s salaried and entrepreneurial work and in supporting women’s access to and control of resources.

There are multiple manifestations of gender-responsive budgeting: for example, collection and use of sex-disaggregated data; sex-disaggregated beneficiary assessments and analysis of the impact of a budget on time use; gender aware policy analysis; gender audit; sex-disaggregated public expenditure analysis; sex-disaggregated tax incidence analysis; gender-aware economic policy frameworks and gender budget statements. As well as there being different gender-responsive budgeting tools, there is variability in how each tool can be used, along with evolution in the nature of the tools. Within the options available to policy and decision-makers, holistic gender-responsive budgeting encompasses both resource revenue and expenditure.

As well as supporting women’s economic empowerment and gender equality more broadly, gender-responsive budgeting underpins sustainable and equitable socioeconomic development, advances gender mainstreaming, supports results-based and performance-oriented management, and promotes both accountability and transparency.

Acknowledging the utility of gender-responsive budgeting, the governments of India, Indonesia and the Philippines have each embraced, in their own ways, gender-responsive budgeting.
Gender-responsive budgeting, in the public sector, was initiated in India in 2000, with the introduction of gender-responsive budgeting in the Ninth Five Year Plan (being India’s multi-year national development programme), followed by the National Policy for the Empowerment of Women in 2001.3

Following research and analysis in the Indian context, the institutionalization of gender-responsive budgeting began in 2005, with the adoption of the recommendations of the “Expert Group Constituted to Review the Classification System for Government Transactions”.4 Based on the recommendations of the Expert Group, and in coordination with National Institute of Public Finance and Policy, the Ministry of Finance sought to operationalize the recommendations and thus institutionalize gender-responsive budgeting in the Indian Government.

Gender-responsive budgeting in India takes two primary forms: the Gender Budget Statement (also known as Statement 20) and Gender Budgeting Cells located in government ministries and departments. Key actors in the formulation of the Gender Budget Statement are the Ministry of Finance, the Ministry of Women and Child Development, the Planning Department at the national level and the Planning Commissions at the state level. The Gender Budget Statement is a component of the annual “Union Budget of India” (India’s national budget), which is issued by the Ministry of Finance.

There are two parts to the Gender Budget Statement. Part A lists “schemes” for which the beneficiaries are solely women and girls, while Part B lists the schemes for which at least 30 per cent of the expenditure flows to women and girls.5 Thus, the Gender Budget Statement indicates the quantity of public financial resources for which women

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3 http://www.wcd.nic.in/empwomen.htm
5 India, Ministry of Women and Child Development.
and girls are the sole and partial beneficiaries. In this respect, India’s Gender Budget Statement is a quantitative form of gender budgeting.

While initially a national initiative, gender-responsive budgeting is being promulgated at the state level. In February 2013, the Ministry of Women and Child Development issued an advisory letter to the Chief Secretaries of the State Governments, in which they were advised to (a) formally adopt gender-responsive budgeting in all departments, municipal bodies and *zila panchayats* (district councils); (b) establish a “High Powered Committee / Task Force on Gender Budgeting”, and (c) address the Planning Department’s “annual plan development circular”. The progressive institutionalization of gender-responsive budgeting is also evident in budget speeches and circulars.

The Gender Budget Statement contributes to promoting gender equality by (a) demanding nation-wide conscious consideration of the differential needs of women and men, girls and boys, by ministries and departments in their annual planning, and (b) providing information which can be used to advocate for greater funding of initiatives that prioritize the empowerment of women and girls. Knowledge of the percentage of a ministry’s or department’s budget that flows to women is valuable in lobbying ministries and departments in pursuing equitable resource allocation.

The Gender Budget Statement is not, however, without weaknesses. Not all budget allocations are disaggregated by sex of beneficiary. Some Ministries are effectively exempted from gender-responsive budgeting, where it is deemed to be too difficult to disaggregate the beneficiaries of their schemes and funding by sex; such is the case for the Ministries of Civil Aviation, Earth Sciences, Petroleum and Natural Gas, Shipping, Steel and Coal. Of India’s 51 Ministries, 30 Ministries listed allocations in the 2013–2014 Gender Budget Statement.

Moreover, sex-disaggregation of the allocation of funds is not a measure of the extent to which schemes designed to empower women and realize gender equality are resourced. For example, gender equality initiatives that engage men—wherein men

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6 See http://wcd.nic.in/gb/material

can be classified as beneficiaries—are not counted in the Gender Budget Statement, while initiatives that may be of no benefit to women,⁸ are counted.

Possibly associated with the absence of a monitoring mechanism, the Gender Budget Statements have been criticized for inaccurate reporting. According to Mishra and Sinha (2012), Ministries have listed schemes in Part A of the Gender Budget Statements for which women and girls are not the sole beneficiaries. Also, the assumptions behind the calculations of the percentage of beneficiaries of schemes listed in Part B of the Gender Budget Statements are unknown; it is thus not possible to verify the veracity of the claims of ministries and departments.

A further concern relating to the Gender Budget Statement is that it cannot be automatically assumed that this form of gender budgeting results in provision of adequate resources to schemes designed to realize gender equality and women’s empowerment. The 2013–2014 Union Budget allocations for initiatives directly addressing women’s empowerment and gender equality were less than for the preceding financial year.⁹ Gender equality and women’s empowerment received relatively scant funding, with 0.2 per cent of the total budget, compared to 18.8 per cent for rural development and local government and to 12.5 per cent for the transport and energy.¹⁰

The Indian Government did, however, recognize that adoption of sound gender budgeting across its Ministries would not be automatic and that concrete support would be required. Thus, coinciding with the introduction of the Gender Budget Statement was the establishment of Gender Budgeting Cells in the national ministries and departments. The Gender Budget Cells constitute one element in the state gender architecture which also includes, for example, the Parliamentary Standing Committee on the Empowerment of Women.

According to the Ministry of Finance Charter for Gender Budget Cells, issued on 8 March 2007, the Gender Budgeting Cells were established for the purpose of “influencing and effecting a change in the Ministry’s policies, programmes in a way that could tackle gender imbalances, promote gender equality and development and

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⁸ For example, in Part A of the 2012–2013 Gender Budget Statement, the line item for “Demand No. 52” of the Ministry of Home Affairs was “engaging women employees on contract basis.”
⁹ The financial year in India is from 1 April to 31 March of the following year.
ensure that public resources through the Ministry budget are allocated and managed accordingly.”

Effectively functioning as a gender focal point in the Ministries for integrating gender into their schemes and budgets, the specific functions of the Gender Budgeting Cells, as stated in the Ministry of Finance Charter, include (a) gender analysis of Ministry programmes, (b) conducting or commissioning of gender performance audits, (c) providing policy advice with respect to fostering gender mainstreaming, (d) promoting gender sensitization and capacity-building amongst Ministry staff, and (e) dissemination of good practices to promote learning.

Investments have been made in promoting the ability of the Gender Budgeting Cells to fulfil their mandate through provision of workshops, advice and guidelines, such as the 2007 Gender Budgeting Handbook for Government of India Ministries and Departments. The handbook explains gender budgeting and provides guidance on the practical steps to be followed. The handbook is an example of the capacity building efforts designed to promote meaningful gender budgeting in India.

In 2013, the importance of the Gender Budgeting Cells as a tool for fostering gender equality and women’s empowerment was reinforced by the Ministry of Women and Child Development. In the aforementioned letter, issued by the Ministry of Women and Child Development in February 2013, it was suggested to State Governments that they establish Gender Budgeting Cells in accordance with the 2007 Ministry of Finance Charter. Leading by example, the Ministry of Women and Child Development issued an “Office Order” in April 2013 stating that it would establish a Gender Budgeting Cell for analysing and promoting gender mainstreaming in its policies, programmes and legislation.

At both the national and state levels, the instruction for the Ministries and Departments is that the Gender Budgeting Cells be constituted from “senior /middle level officers” and that a Gender Budgeting Cell be “headed by an officer not below the rank of Joint Cells and with the ability to influence planning and decision-making processes.

11 See www.wcd.nic.in/gb/material
Translation of intention into a reality will require further application of political will and financial investment. Support for the state initiatives is offered by civil society and academia. The engagement of such entities as the Committee of Feminist Economists and women’s non-governmental organizations also underpins the participatory, and empowering, nature of gender-responsive budgeting.

India’s Gender Budget Statement and Gender Budgeting Cells demonstrate the possibility of institutionalizing gender-responsive budgeting at both the national and state levels of government, along with the importance of creating a gender architecture across government agencies that engages senior officials and whose mandate includes capacity building.

India's experience of gender-responsive budgeting also highlights the limitations of quantitative measures and the associated importance of including qualitative measures; such as integrating gender into planning processes and conducting gender analyses of ministerial sectors and schemes. In terms of the disaggregation of budgets by sex, India's experience suggests that consideration could be given to disaggregation of budgets on the basis of the objectives of schemes, thereby quantifying the resources for schemes that foster gender equality and meet the strategic and practical needs of women and girls.

Where a choice is made to create a gender architecture similar to that of India’s Gender Budgeting Cells, consideration could be given to adding a review mechanism to ensure that the Cells are economical, effective and efficient, as well as establishing an inter-ministerial coordination and learning mechanism that could contribute to constant refinement of gender-responsive budgeting practices.
For the Government of the Republic of Indonesia, gender mainstreaming is a key strategy for realizing gender equality. In the Presidential Decree 9/2000, gender mainstreaming was presented as “an inseparable and integral part of the functional activities of all government agencies and institutions”, with national and regional government agencies accordingly instructed to establish mechanisms and plans for undertaking gender mainstreaming.

One area in which gender mainstreaming is evident is in relation to gender-responsive budgeting initiatives. There have been various gender-responsive budgeting initiatives in Indonesia, in response to national government statements.

At the local level, initiatives to implement gender mainstreaming in the planning process started in 2003. In accordance with the Ministry of Home Affairs' Decree 132, local governments were required to allocate five per cent of their budgets to schemes that specifically addressed the needs of women. The decree was not properly implemented, however, due to various understandings on how to allocate five per cent of the budget and what activities needed to be supported. Among the provinces of Indonesia which demonstrated “good practice” in the integration of gender in planning processes are Central Java, East Java, West Java, Riau Island and East Kalimantan.

In 2009, the Ministry of Finance issued Decree 119 calling for application of gender-responsive budgeting in seven government agencies: namely, the Ministries of Education, Health, Public Works, Agriculture, Finance, Women Empowerment and Child Protection and the National Development Planning Board. The 2009 Ministerial Decree resulted in, for example, (a) strengthened situation analyses, with application of a “gender lens”; (b) conscious consideration of allocating resources to meet the

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differential needs of women and men; (c) review of service provision, and (d) activities to build the capacity of government staff.

In the following year, 2010, a subsequent Ministry of Finance Decree (No. 104) instructed the Ministries to produce gender budget statements that were comprised of a gender situation analysis, objectives, an action plan, activities and associated budgetary allocations, outputs, performance indicators and anticipated impacts. The instruction included specifying outcomes and outputs that (a) address the specific needs and interests of women and girls; (c) benefit both women and men; (d) promote achievement of gender equality, and (d) strengthen gender mainstreaming structures.

With the signing of a Memorandum of Understanding with the Ministry of Women Empowerment and Child Protection, the Ministry of Tourism and Creative Economy, committed to gender-responsive budgeting, producing guidelines to support the integration of the needs of women in tourism programs and activities. Similarly, the Ministry of Industry and the Ministry of Trade developed guidelines for gender responsive planning and budgeting.

The Ministry of Cooperatives and Small and Medium Enterprises established a Gender Mainstreaming Working Group and has integrated the needs of women in relation to economic enterprises; “one village one product” being an example. Access to credit for women entrepreneurs has also been enhanced through small loans. The National Entrepreneurship Movement was started in 2011 and in 2012 adopted the theme of women’s entrepreneurship.

The Ministry of Agriculture has worked to strengthen the capabilities of agriculture extension workers so that they can identify the needs of both female and male farmers and to develop gender responsive activities. Guidelines for evaluating the implementation of gender-responsive activities have also been developed. As a way of disseminating information on the implementation of gender mainstreaming, the Ministry of Agriculture has developed a gender mainstreaming website and conducted coordination meetings on implementation at the provincial level.

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In 2013, a Memorandum of Understanding was signed between the Ministry of Women Empowerment and Child Protection and the Financial Services Authority. Resulting from this Memorandum of Understanding was a financial literacy programme for women implemented in several cities across Indonesia in 2014.

Alongside multi-sector and multi-level government engagement, gender-responsive budgeting in Indonesia is supported by strategic partnerships. Women’s groups are represented in the development planning processes at village, sub-district and district/municipality levels, with their contributions serving as inputs to provincial and national level deliberations. National and local governments have partnered with civil society organizations to foster community participation. Funding and technical relationships have been formed between the Indonesian Ministries and both donor and United Nations Agencies. Additionally, universities and non-governmental organizations have contributed to the provision of capacity-building initiatives targeting public servants, such as those of the Ministry of Finance and Directorate-General for Budget. Collectively, the various actors have contributed to institutionalizing and strengthening gender-responsive budgeting in Indonesia.

The strengths of Indonesia’s application of gender-responsive budgeting include (a) its institutionalization at both national and local levels, with engagement of women generally and senior male public servants and office holders; (b) the multi-sector coordination and planning that is enabled by the Inter-Ministerial Steering Committee; (c) strategic partnerships with a range of actors; (d) participation of civil society, and (e) budget statements being inclusive of qualitative and quantitative information.

Challenges have, however, been encountered in propagating gender-responsive budgeting in Indonesia. Areas for strengthening gender-responsive budgeting in Indonesia relate to (a) variability in descriptive gender budget statements, which may lack sufficient detail to enable scrutiny and promote accountability; (b) limited communication with and engagement of civil society; (d) coordination between government ministries and departments, and (e) requiring consistent publication of gender budget statements. Means of enhancing gender-responsive budgeting in Indonesia could include, for example, more extensive disaggregation of data by sex, increased investment in the capacity of decision-makers and administrators, and stronger integration of gender in planning processes.

16 Costa, Sharp and Elson (2013).
In recognizing areas for improvement, Indonesia has undertaken initiatives to address identified challenges and so strengthen its gender-responsive budgeting. For instance, fiscal and administrative decentralization was examined for the possibility of gender equality opportunities; a series of workshops were conducted on the Public Expenditure Management System, and capacity building activities were delivered to staff of the National Development Planning Agency and of the national machinery for advancement of women. The Ministry of Health has been supported in integrating gender into its planning and budgeting processes, and for the Ministry of Home Affairs in relation to monitoring and evaluation.
The Philippines has been engaged in gender-responsive budgeting, at the national and local levels, for over two decades. Key elements of gender-responsive budgeting in the Philippines are (a) its institutionalization; (b) capacity-building of government and non-government entities, and (c) monitoring and accountability. Budgeting in the Philippines is also notable for the requirement that five per cent of the total budget be allocated for gender and development purposes.

In terms of institutionalization, the 1989–1992 Philippine Development Plan for Women was associated with the introduction of gender-responsive budgeting with specification for the allocation of resources to initiatives targeting women. In the last decade of the twentieth century, several Executive Orders and Republic Acts consolidated gender-responsive budgeting as a component of government operations. For example, the Republic Act No. 7192 (1991), known as the “Women in Development and Nation Building Act”, required “a substantial portion of official development assistance funds” to be used to “support programs and activities for women” (Section 2.1). Advocacy on the part of women politicians and civil society actors contributed to the passing of the 1991 Act.

Four years later, Executive Order No. 273 mandated the incorporation and reflection of gender concerns into “annual agency budget proposals and work and financial plans”, applicable to “all government agencies, departments, bureaus, offices, and instrumentalities, including government-owned and -controlled corporations, at the national, sub-national and local levels”. Then in 1996, Republic Act No. 8174, referred to as the General Appropriations Act of 1996, established a minimum budget allocation of five percent “for projects designed to address gender issues” (Section 27).

17 Most of the Government documents referred to in this section can be obtained from the website of the Philippine Commission on Women (www.pcw.gov.ph).

18 By Executive Order 273, the Philippine Development Plan for Women for 1992-2015 was approved and adopted by the President of the Philippines on 8 September 1995.
Annually, the primary government entities with “gender and development” responsibilities—the Philippine Commission on Women, the National Economic and Development Authority and the Department of Budget and Management—issue Joint Circulars instructing government agencies in the preparation of “gender and development” plans and budgets for the coming year, as well as of reports of the year to completion. For example, the Joint Circular 2012-01 instructs “all government departments, including their attached agencies, offices, bureaus, state universities and colleges, government-owned and controlled corporations, local government units and other government instrumentalities” (Section 2.3) to integrate gender into their planning, wherein “at least five percent (5%) of the total agency budget appropriations... shall correspond to activities supporting GAD [gender and development] plans and programs” (Section 6.1). Also worthy of note, is the requirement of government agencies to undertake gender analyses, employ sex-disaggregated data and the reminder of annual monitoring and evaluation of “the gender-responsive implementation of agency programs funded by the remaining ninety-five percent (95%) budget” (Section 6.3).

Another pivotal element in the institutionalization of gender-responsive budgeting in the Philippines is the Magna Carta of Women (Republic Act No. 9710), issued in 2010. In its application of the provisions of both the Beijing Declaration and Platform for Action and the Convention on the Elimination of All Forms of Discrimination Against Women to the national context, the Magna Carta of Women confirms gender-responsive budgeting (with the associated minimum five per cent budget allocation) as a fundamental gender mainstreaming tool through which gender equality is to be achieved in the Philippines. “Gender and development” budgeting is deemed to be inclusive of (a) conducting gender analyses to guide planning; (b) collection and use of sex-disaggregated data; (c) consultation with civil society, particularly women; (d) monitoring and evaluation of agency programmes, activities and projects, and (e) establishment and maintenance of a “GAD [Gender and Development] Focal Point System”, comprised of senior staff, such as chief executives and under-secretaries.

The various legislative measures of the Philippine Government mean that agencies are required to produce a “gender and development” plan and budget, as well as a report, on an annual basis. A variety of schemes are included within the “gender and development

19 Prior to 2009, the Philippine Commission on Women was known as the National Commission on the Role of Filipino Women.
20 See in particular Section 36 of Republican Act 9710.
development” plans and budgets: gender sensitization and capacity building of agency staff; establishment of resource centres; creation of sex-disaggregated databases; public information campaigns; livelihood projects and provision of services such as childcare, health care, access to micro-credit and education for female emigrants.

Technical support and capacity-building assistance is provided to agencies to assist them in producing their “gender and development” plans and budgets. The Philippine Commission for Women is a key resource in this respect, providing training, workshops, advice and written guidelines. With respect to publications, there is the *Gender Mainstreaming Resource Kit*, which is inclusive of the guidelines “Gender Mainstreaming and Institutionalization in the Budgeting Process” (2002) and the more recent *Harmonized Gender and Development Guidelines* (2010). Complementing the manuals, are workshops and training, which the Philippine Commission on Women provides to government agencies, Local Government Units, educational institutions and non-government agencies. In its Memorandum Circular 2013–02, the Philippine Commission on Women invited government agencies to register for the “GAD Budget Forum” to be held in November 2013 with the purpose of “assisting government agencies in preparing gender plans and budgets”. The Department of Budget and Management also provides technical support and capacity-building measures to government agencies on gender-responsive budgeting.

Along with requiring government agencies to undertake gender-responsive budgeting within the broader gender mainstreaming strategy for realizing gender equality, the state legislative measures assign the Philippine Commission on Women, the National Economic and Development Authority and the Department of Budget and Management with oversight responsibilities. For example, in the Joint Circular No. 2012–01, the National Economic and Development Authority is empowered to “monitor the amount of official development assistance (ODA) allocated for gender-responsive programs and projects” and “institute measures to ensure that five to thirty percent of (5–30%) ODA allocations is achieved, sustained and complied with by agencies to enable these concerned agencies to respond to gender issues and GAD-related plans and policies” (Section 12.3.2). The National Economic and Development

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21 This second edition was published by the National Economic and Development Authority, the Philippine Commission on Women, and the Official Development Assistance Gender and Development Network (ODA–GAD Network). The guidelines are for project development, implementation, monitoring, and evaluation.
Authority is also the primary agency responsible for “ensuring the participation of women as recipients in foreign aid, grants and loans”.

Annual “gender and development” plans, budgets and “accomplishment reports” are submitted to the Philippine Commission on Women for review and endorsement. The gender-responsive budgets are also reviewed by the Department of Budget and Management. Additional accountability measures include the participation of the Philippine Commission on Women in meetings of Congress where representatives of government agencies defend their proposed budgets. Also contributing to accountability measures is civil society. For example, as documented in the 2006 NGO Shadow Report, 32 per cent of the budget was allocated to debt repayment prior to consideration of the needs and priorities of the population.

In recognition of the need for strengthening compliance with legislation promoting gender equality, the Philippines Government will shortly introduce the “Gender Mainstreaming Monitoring System”. The monitoring system will be piloted during 2015, with anticipated government-wide application from 2016, with all “gender and development” plans and budgets submitted and reviewed through the web-based system.

Also supporting accountability for gender equality, is the Commission on Audit which, by mandate of the Magna Carta of Women, is responsible for conducting “an annual audit on the use of the GAD budget for the purpose of determining its judicious use and the efficiency, and effectiveness of interventions in addressing gender issues towards the realization of the objectives of the country’s commitments, plans, and policies on women empowerment, gender equality, and GAD” (Section 36a).

An example of the initiatives designed to promote gender-responsive budgeting in the Philippines is the project “Strengthening Gender Budgeting in the Philippines”, implemented by the non-governmental organization “Women’s Action Network for Development”. Eight Local Government Units, encompassing three rural municipalities, seven cities and two urban villages, received technical assistance in gender-responsive budgeting. The form of gender-responsive budgeting that was promulgated was reflective of the legislation, involving (a) gender analysis of the socioeconomic situations of each Local Government Unit catchment and of each Local Government

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Unit’s programmes, projects and activities; (b) integration of sex-disaggregated data into planning and budgeting; (c) implementation and monitoring of the “gender and development” plan, and (d) evaluation, assessing the gendered impacts of programmes, projects and activities.

For some Local Government Units, the gender-responsive budgeting process was applied to specific sectors, such as agriculture and health; whereas for other Local Government Units the focus was on gender mainstreaming. Regardless of focus, in developing, implementing, monitoring and evaluating the gender-responsive plans and budgets, the Local Government Units received technical support and training which, in some instances, was accompanied by the establishment of “Gender and Development” committees or councils.

While there were individual differences across the Local Government Units, application of gender-responsive budgeting resulted in (a) increases in gender budget allocations, possibly associated with the increased visibility of women; (b) greater awareness of, and ability to mainstream, gender; (c) the creation of gender databases, and (d) greater participation of women and other civil society actors in the work of the Local Government Units.

Promotion of gender-responsive budgeting in the Local Government Units did not, however, proceed without challenges. Meaningful engagement of the Local Government Units’ leadership and staff; integration of “gender and development” teams within the overall government structures; mobilisation of civil society; collection of comprehensive sex-disaggregated data; provision of ongoing training and sound monitoring were identified as critical for effective gender budgeting in the Local Government Units.23

The challenges encountered by the “Strengthening Gender Budgeting in the Philippines” initiative are indicative of obstacles to the assumption and successful application of gender-responsive budgeting across the Philippines. The utility of the national legislative framework for gender-responsive budgeting, and gender mainstreaming more broadly, rests in its application. Not all government agencies in the Philippines prepare “gender and development” plans and budgets,24 nor achieve the minimum


24 In their review of gender-responsive budgeting in the Philippines Frances, Encinas-Franco, Villasenor, Leyesa and de los Trino (2010) calculated that approximately one-third of government agencies submit “gender and development” plans and budgets.
five per cent budgetary allocation. Where agencies allocate funds for “gender and development”, full expenditure does not automatically follow. The intention of five per cent of budgets being utilized for gender-targeted schemes and gender being mainstreamed throughout the other 95 per cent of the budget have not been realized. Additionally, while designed to promote concrete commitments to gender and development planning, specification of five per cent for gender and development can be viewed as reinforcing the marginalization of “gender issues”. Moreover, some government agencies include schemes within their “gender and development” plans and budgets that do not contribute to the realization of gender equality and women’s empowerment, such as ballroom dancing classes and renovation of offices.

Alongside the lack of universal compliance and adherence to the intent of the legislation, is the lack of sufficient funding for gender equality and women’s empowerment. As well as impacting upon agency budget allocations, insufficient resources limit the ability of the Philippine Commission on Women to adequately support all government agencies, in terms of technical support and capacity building.

Notwithstanding these limitations, gender-responsive budgeting in the Philippines is noteworthy for (a) its institutionalization at the national and local levels, evident through legislation and the establishment of a gender architecture in the form of “gender and development” focal points; (b) its endorsement by the national leadership; (c) the application of the five per cent quota, which serves as a benchmark, enforcement mechanism and tool for negotiation; (d) recognition of the necessity of providing technical support and strengthening the capacity of actors involved in gender-responsive budgeting; (e) the central role played by women through, for example, the Philippine Commission on Women, and (f) the partnership and participatory orientation, in which government and non-government actors are involved in gender-responsive budgeting processes.

Gender-responsive budgeting in the Philippines could, however, be enhanced. Measures that promote compliance with the relevant Republic Acts and Executive Orders, by all government agencies, could be strengthened. As well as producing “gender and development” plans and budgets, this would entail rigorous interpretation by government agencies of what programmes, projects and activities are considered as

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contributing to gender equality and women’s empowerment, along with enforcement of the five per cent budgetary allocation. Within the relevant legislation and guidelines is recognition that sound gender-responsive budgeting is dependent upon gender analyses, collection and utilization of sex-disaggregated data and accountability.

The utility of gender-responsive budgeting in the Philippines could be enhanced through broader application of the legislative measures. Adoption of the legislative measures, along with the ability to (a) provide continual technical support and capacity-building initiatives; (b) monitor and audit agency application of their “gender and development” plans and budgets; (c) meaningfully engage civil society, including women’s organizations, and (d) advocate for gender-responsive budgeting among government agency leadership, management and staff, requires resources. The necessity of resources being made available to pursue gender-responsive budgeting is particularly significant in the context of the global economic crisis and the possibility of governments, including that of the Philippines, pursuing “austerity measures”.

While acknowledging areas for improvement, fundamentally, gender-responsive budgeting in the Philippines is a concrete means through which gender relations can be transformed, with more equitable sharing and control of resources.
Fundamentally, gender-responsive budgeting, comprising both analysis and action, is a tool for achieving the overall goal of gender equality.

The case studies from India, Indonesia and the Philippines are illustrative of approaches to gender-responsive budgeting that can positively contribute to the realization of gender equality and the empowerment of women, as well as forewarning the challenges and potential pitfalls to be avoided.

Fundamental requirements for effective gender-responsive budgeting include:

a. policies — both a gender equality policy that provides the broad context for gender budgeting and sectoral policies against which budgets align;

b. political will and administrative commitment, reflected in the engagement of politicians and senior bureaucrats;

c. capacity, involving (i) an adequately resourced, politically recognized and capable national women’s machinery, (ii) a gender architecture — focal points, working groups, committees — that embraces most if not all government ministries and departments, (iii) provision of ongoing capacity-building activities to ensure that users of the tools are sufficiently knowledgeable and competent;
participatory processes that engage (i) civil society and (ii) influential advocates who are capable of fostering commitment to, and understanding of, gender-responsive budgeting;

contextual application, as distinct from duplication;

use of both quantitative and qualitative gender-responsive budgeting tools, with integration of gender from the planning stage, stipulation of the collection and use of sex-disaggregated data and application of targets or temporary special measures, such as quotas; and

monitoring and evaluation mechanisms that enable analysis of the processes and results of gender-responsive budgeting, and thereby ensure that gender-responsive budgeting contributes to concrete positive changes in the lives of women, men, girls and boys, as well as achievement of gender equality.

Through such measures, comprehensive gender-responsive budgeting has the potential to strengthen budgetary processes and contribute to equitable outcomes for women and men, girls and boys, while also fostering gender equality.

It is important to be mindful that, as an element of gender mainstreaming, gender-responsive budgeting is a long-term process for which results are not instantaneous; there is no immediate positive reinforcement for efforts made. Accordingly, gender-responsive budgeting initiatives need to be sustained over time for tangible outcomes to be realized.
WOMEN’S ECONOMIC PARTICIPATION
Women’s economic participation

The importance of engaging women in economic activity, outside of the domestic realm, is being increasingly recognized across Asia and the Pacific. Governments and civil society are collectively pursuing concrete measures to empower women economically for multiple reasons, including the countries of focus in this study: Bangladesh, China, India, Indonesia and the Philippines.

The recent global economic crisis highlighted the valuable contribution that women make in redressing poverty and in promoting economic growth. Women’s participation in employment outside of the home has been linked to the growth of national economies and positive macroeconomic performance. Equitable participation of women and men in economic activities, wherein all are able to realize their full potential, is integral to a nation’s economic resilience and productivity, as reflected in Gross Domestic Product statistics, for example.

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26 It is recognized that, through their labour in the domestic realm (reproductive work), women make significant contributions to the economies of their countries. The focus of this chapter, however, is on women’s economic participation in the public realm.


2013 Gender Inequality Index ratings for Bangladesh, China, India, Indonesia and the Philippines

Source: http://hdr.undp.org/en/content/table-4-gender-inequality-index
Through their substantive contributions to economic growth, women’s participation in economic activities outside of the home reduces the incidence of poverty. Productive wage employment and entrepreneurship are concrete means through which women generate incomes that are invested in the education, health and general well-being of their families, with multiplier effects across communities and countries.

Alongside the recognized contribution that women make to the growth of local and national economies, their economic engagement is a critical element in the overall empowerment of women and in realizing gender equality. Promotion of women’s participation in the economic field is associated with their financial autonomy, increased decision-making authority, control over their own lives and their ability to fully realize their rights.

Despite commitment to gender equality and recognition of the vital contribution women make to the health of economies, inequality and discrimination continues to inhibit the full participation of women, with implications for the socioeconomic well-being of women themselves, their families, their communities and their countries. The 2013 Gender Inequality Index ratings for Bangladesh, China, India, Indonesia and the Philippines are shown in Figure 1. With ratings closer to zero reflecting greater equality between women and men and ratings closer to one reflecting greater inequality between women and men, all five countries evidence average performance in terms of gender equality.

One form in which the overall gender inequality of each of the five countries manifests is in the economic participation of women and men. As shown in Figure 2, the labour force participation rates for women in Bangladesh, India, Indonesia and the Philippines are significantly lower than those for men.

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30 OECD DAC Network on Gender Equality (2012).
31 The Gender Inequality Index measures equality between women and men in relation to (a) reproductive health, (b) political empowerment, as reflected in education levels and share of parliamentary seats, and (c) participation in the labour market.
The most recent data available for India, Indonesia and the Philippines were for 2013, with the data from Bangladesh being from 2010. Sex-disaggregated labour force participation data for China were not available from the ILOSTAT Database at the time of access (as of late December 2014).

**FIGURE 2**

Labor force participation rates, by sex

<table>
<thead>
<tr>
<th>Country</th>
<th>Male</th>
<th>Female</th>
</tr>
</thead>
<tbody>
<tr>
<td>Indonesia</td>
<td>83.4</td>
<td>33.1</td>
</tr>
<tr>
<td>Philippines</td>
<td>78.1</td>
<td>28.2</td>
</tr>
<tr>
<td>Bangladesh</td>
<td>82.5</td>
<td>46.5</td>
</tr>
<tr>
<td>India</td>
<td>75.9</td>
<td>25.8</td>
</tr>
</tbody>
</table>

ILOSTAT Database, http://www.ilo.org/global/statistics-and-databases/lang--en/index.htm. The most recent data available for India, Indonesia and the Philippines were for 2013, with the data from Bangladesh being from 2010. Sex-disaggregated labour force participation data for China were not available from the ILOSTAT Database at the time of access (as of late December 2014).
Also indicative of the lower (formal) economic participation rates of women, relative to men, is the “persons outside the labour force” statistic, being persons who are neither officially employed nor unemployed. Women, in Bangladesh, Indonesia and the Philippines are two to three times more likely to be “outside the labour force”, than are men.  

Then there is the employment to population ratio, for which the percentages for women are significantly lower than those for men in the five focus countries, as indicated in Figure 3.

Beyond quantitative measures of participation, discrimination and inequality are evident in the nature of women’s wage employment and entrepreneurship: pay gaps, where the earnings of women are less than those of men; the insecurity of the informal sector; work that comes without social protection; horizontal and vertical occupational segregation, and temporary, contract and casual work.

In terms of occupational segregation, women in Bangladesh, China, Indonesia and the Philippines are more likely to work in the economic activity categories of health and social work, education and manufacturing, than they are in such male-dominated areas as construction, fishing and transport. In the agriculture, hunting and forestry sector, women constitute between one-fifth and one-third of the workers in the five profiled countries. Yet, within this area of activity, women (a) encounter unequal access to resources and services, including land, livestock and financing; (b) have weaker property rights than their male counterparts; (c) are not equally represented alongside men in rural organizations; and (c) receive less pay than men for the same work. Sex-segregation in employment is an impediment to gender equality and to women being able to improve their and their families’ well-being, along with fully contributing to national economic growth.

32 For 2010, 15,329,000 women, compared to 6,494,000 men, were “outside of the labour force” in the Philippines; 41,603 women, compared with 13,939 men, in Indonesia, and 30,563,000 women, compared with 8,370 men, in Bangladesh. (ILOSTAT Database, http://www.ilo.org/global/statistics-and-databases/lang--en/index.htm).


34 ILOSTAT Database

35 Food and Agriculture Organization (2011). The State of Food and Agriculture: Women in Agriculture, Closing the Gender Gap (Rome); OECD DAC Network on Gender Equality (2012).
Employment to population ratios, by sex

World Bank Data (http://data.worldbank.org/). The data for China, Bangladesh and India are for 2012, while the data for Indonesia and the Philippines are for 2013.
The inequalities in economic participation of women and men can be attributed to both institutional and sociocultural factors. With fewer opportunities than men in accessing formal education and vocational training, women are less equipped to compete for and obtain wage employment or to start their own businesses. For example, in India women are, reportedly, 25 per cent of business and management graduates. Yet, even where women possess the requisite knowledge and skills, they are more likely to be restricted by domestic responsibilities, than are men. Household activities reduce the time women have for engaging in economic activities outside of the home, as well as their mobility, partly accounting for the gender gaps in labour force participation.

Sex discrimination in education, training and the workplace, along with domestic responsibilities, are issues for women engaged in wage employment and private enterprise. In relation to entrepreneurship, whether due to discriminatory legislation or sociocultural practices, women face restricted access to productive resources, including land, which is, in turn, linked to their ability to obtain credit. Such challenges are compounded where women's literacy levels are low. Inadequate infrastructure and services, such as child-care assistance and safe transportation, are further obstacles to the full and equal participation of women in economic activity.

Alongside institutional barriers, women encounter sociocultural obstacles to their unfettered economic participation. The sociocultural obstacles are related to concepts of masculinity and femininity, and the associated construction of gender roles. One product of this is the public-private divide, with women continuing to assume primary responsibility for reproductive work, as previously mentioned. Beliefs as to the value of education for girls, and their future functions, are associated with the formal education of girls being more frequently discontinued than that of their brothers. In countries such as Bangladesh, social mores have been implicated in the restrictions women encounter in accessing resources, land, capital and education. In neighbouring India, social norms inhibit the movement of women, encompassing

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36 International Labour Organization (2010).
travelling alone and defining “acceptable” public places. In the countries of study, there are women who must obtain the permission of male patriarchs—husbands, fathers, brothers—before they seek wage employment or pursue private enterprise. Women also face a relative scarcity of employment and business networks specifically devoted to supporting them in engaging in the mainstream economy.

Both institutional and sociocultural discrimination against women’s economic participation have negative consequences for individual women—including for their sense of self-competency and confidence, negatively impacting on the probability of women applying for jobs or investigating the possibilities of starting their own businesses, as well as the possibility of being discouraged upon initial challenging encounters with government and financial institutions.

Governments and civil society in Bangladesh, China, India and Indonesia are cognizant of the challenges that women encounter in fully and freely participating in economic activities, and of the immense social and financial value that such participation yields. Accordingly, targeted measures have been undertaken to promote women’s economic participation in each of the five countries, embracing policy reform, public education, service provision and initiatives in relation to wage employment and entrepreneurship. The case studies presented in this chapter constitute a sample of the initiatives that are unfolding across Asia to increase women’s access to and engagement in decent work.

With 47 million people (31 per cent of the population) living below the poverty line, the Government of Bangladesh has recognized the contribution of women to national economic development and the consequent significance of promoting their economic participation, as evidenced, for example, in the Bangladesh Vision 2021 and the Sixth Five-Year Plan of Bangladesh, 2011–2015. Stated in the implementation plan for Bangladesh Vision 2021 is a commitment to women’s economic empowerment: “Due attention will be given to enhancing the participation rate of women in the labor force from 29 per cent to at least 40 per cent by 2021.”

As well as mainstreaming gender, the Sixth Five-Year Plan includes specific measures to increase women’s labour force participation, employment and enterprise development, in the context of “the mission... to ensure women’s advancement and rights in activities of all sectors of the economy”.

More specifically, implementation of the Sixth Five-Year Plan will involve (a) expanding women’s employment opportunities; (b) promoting the principle of equal pay for equal work; (c) providing childcare services and both life and disability insurance; (d) fostering decent working conditions in the formal and informal sectors, such as through separate female and male toilets; (e) meaningfully engaging women in economic agenda setting, trade negotiations and other decision-making forums; (f) expanding women’s entrepreneurship, and (f) promoting access to credit facilities.

Alongside the initiatives of the Sixth Five-Year Plan, the 2011 National Policy for Women's Advancement provides a national normative framework for women’s participation in economic activities. Integrating women’s needs and concerns into sector plans and programmes, this national policy gives attention to fostering
women’s economic participation through such measures as childcare centres and safe accommodation for working women.

With the private sector dominating the economy in Bangladesh, one of the two case studies from Bangladesh addresses women’s economic participation through private enterprise, while the other case study combines both wage employment and entrepreneurship.\textsuperscript{45}

**Grameen Bank**

Marketed as “the bank for the poor”, the Grameen Bank was established in 1983 to provide women and men with access to credit as a means of fostering self-employment which would, in turn, improve living conditions.\textsuperscript{46} The objectives of the Grameen Bank were also to extend banking facilities to poor women and men; reduce the exploitation of poor people by money lenders; create opportunities for self-employment for unemployed persons in rural Bangladesh; and involve disadvantaged people from the poorest households, most of whom were women, in a system which they could understand and manage by themselves.\textsuperscript{47}

Initially providing services to women and men, the Grameen Bank increasingly focussed on poor women who have come to constitute 96 per cent of the members.\textsuperscript{48} Women have also come to be the main borrowers, associated with a better repayment record than men. Moreover, 97 per cent of the Grameen Bank’s shares are controlled by women, whose collective savings total approximately 1.4 billion USD, underpinning the bank’s existence.\textsuperscript{49}

Operating in villages across Bangladesh, the Grameen Bank issues small loans to groups of five persons or more for income-generating activities, such as milk production, crop

\textsuperscript{45} International Monetary Fund (2013).

\textsuperscript{46} The Grameen model was introduced in Bangladesh in 1976. What was known as the Grameen Bank Project became Grameen Bank, an independent bank, in 1983.

\textsuperscript{47} http://www.grameen-info.org/history/

\textsuperscript{48} http://www.grameen-info.org/grameen-bank-at-a-glance/

trading, land leasing and opening grocery stores. An enabling factor for women has been the ability to take out a loan without having to provide collateral. With bank accounts, women have control of their finances and are able to invest and to save.

Access to credit and savings has been empowering for poor women individually and for female-headed households. The Grameen Bank initiative has witnessed women's sound management of resources, contributing to improved nutrition, health and education of their children. Annually, scholarships are awarded to the children of borrowers who perform exceptionally well academically, with particular consideration given to girls. Social protection measures have, in turn, provided women with access to pension funds and life insurance. Beyond income generation, female leadership within the Grameen Bank, and the requirement that members vote in national elections, have empowered women within their communities, increasing their ability to shape agendas and influence decisions.

An example of a particular initiative of the Grameen Bank is the Grameen Village Phone Programme. With a reported 90 per cent of the rural population of Bangladesh lacking access to a mobile phone, the Grameen Village Phone Programme was launched in 1997. Through the programme, loans are provided to Grameen Bank clients, mostly women, to purchase a mobile phone, from which they can create or develop their micro-enterprises, improve their income generation, be active participants in the utilization and expansion of communication developments and become familiar with “green energy” as solar energy is used to recharge the phones. The “Phone Ladies” income has been estimated to account for between 20 and 24 per cent of their households’ incomes. In operating their businesses, the “Phone Ladies” can access training through Grameen Telecommunications to develop their business skills. More than 210,000 “Phone Ladies” bring a service to their villages, which has been empowering for themselves and their communities. Going beyond the domestic domain, the women have established networks, accessed information and improved their social standing.

52 http://www.sdpi.org/research_programme/Files/GDDCase_Grameen.pdf
The Grameen Village Phone Programme, and the services of the Grameen Bank generally, have served to empower women by fostering their participation in private enterprise, with enhanced skills, collective strength, and facilitated access to credit.

Enhancing women’s access to credit and markets

In recognition of the importance of an holistic approach to empowering women economically, the Government of Bangladesh has pursued credit, training and market access initiatives. One example of a market access initiative is the project “Joyeeta”. Launched in November 2011 by the Prime Minister, it was envisaged that every district and sub-district in Bangladesh would introduce Joyeeta, a dedicated business platform to support and facilitate grassroots women entrepreneurs to showcase and market their products and services.

The Joyeeta project established retail space within a shopping complex in Dhaka for women business owners to market their goods. The allocation of a safe and accessible physical space to approximately 200 women entrepreneurs and cooperatives—who sell agricultural, food and craft products for example—addressed two of the challenges that women entrepreneurs encounter in Bangladesh; social exclusion and “middle men”. Where “middle men” govern access to market space, the profit margin of entrepreneurs is reduced.

Additionally, to strengthen the skills and business-related knowledge of women entrepreneurs, the Ministry of Women and Children Affairs provides training through registered women's associations, including on mobile phone servicing and, in 34 districts, in information technology. Additional support is provided for women entrepreneurs in the area of collateral-free loans (through the Bangladesh Bank), and reserving 10 per cent of industrial plots and small entrepreneurs funds for women.

Another example of a government initiative to promote women's economic empowerment in Bangladesh is the Palli Karma-Sahayak Foundation. The Palli Karma-Sahayak Foundation was established by the Government of Bangladesh in 1990, as a not-for-profit company, to provide funds to microcredit programmes that support poor women and men who lack land and other collateral and thus cannot access the credit services of the established banks. As credit alone is insufficient for assisting women to
emerge from poverty, the Foundation also provides training, supports entrepreneurs’ access to markets, and addresses food security, health and education needs. While the Foundation seeks to empower both women and men, many of the Foundation’s partner organizations are led by women and many of the Foundation’s beneficiaries are women. In this respect, the Foundation has given particular attention to assisting extremely poor women and women in rural areas.\(^{54}\)

**Rural Development Project 21**

Rural roads, covering 90 per cent of the total road network of Bangladesh, are constructed and maintained by the Local Government Engineering Department. The Local Government Engineering Department undertook a large rural infrastructure project between 1997 and 2004: the Third Rural Development Project 21 (RDP-21). Improved rural transportation and infrastructure was conceived as a concrete means for furthering socioeconomic development. A core element of the project was the policy on facilitating women’s participation in infrastructure development, construction, maintenance and management, along with the Gender and Development Forum that was constituted by 25 senior Local Government Engineering Department staff members, of whom seven were women.

The project design included a Gender Equity Strategy and Gender Action Plan which articulated objectives, indicators, targets, responsibilities and budget. With the integration of gender at the project planning stage, frameworks were established for monitoring the gender equality impact of the project, such as through the collection of sex-disaggregated data. Additionally, performance review meetings included discussion of gender-related issues, and gender was explicitly addressed in the quarterly and annual progress reports.

Several measures were adopted to promote women’s economic participation. Poor and landless women were recruited for maintenance and tree plantation work, providing both wage labour and an opportunity to acquire vocational skills. The income and skills acquired improved the women’s prospects of obtaining further work. As women are generally excluded from markets, sections of markets were allocated to women

\(^{54}\) [http://www.pksf-bd.org/](http://www.pksf-bd.org/)
vendors, and facilities made available to them to market their wares improved. Wages were paid according to the principle of equal pay for equal work.

The women employed through the Project opened bank accounts in their names and were encouraged to save money. Depending on the nature of their involvement in the Project, women could access training in such areas as health, sanitation, family planning, shop management, financial management and trading. As well as the women themselves, gender awareness-raising activities were conducted for the staff and contractors of the Local Government Engineering Department.

The Rural Development Project 21 was empowering for women beyond providing livelihoods; it strengthened the role of women inside and outside of the home. For example, women participated in the planning and decision-making surrounding infrastructure projects, including markets, roads, bridges, latrines and wells. Consideration was given to gender norms when seeking to foster women’s participation in governance bodies. For example, in the construction of Union Council buildings, provision was made for separate entrances and seating areas for women and men government representatives. Road improvements were a further contributor to empowering women; by enabling their mobility, women’s access to public institutions and services, such as schools and health-care, increased.55

A further important aspect of the project was partnership. The Local Government Engineering Department collaborated with the Ministry of Women and Children’s Affairs, market management committees and the Union Parishads.56 The representation of women in the Market Management Committees and traders associations was mandated by government policy, through the Ministry of Local Governance, Rural Development and Cooperatives. Collaboration with the Ministry of Women and Children’s Affairs manifested in the Ministry providing women vendors with credit and training.


56 The Union Parishads are the smallest rural administrative and local government units in Bangladesh.
With approximately 25 per cent of the population living in poverty, and rates of women’s workforce participation ranging from 14 per cent in urban areas to 26 per cent in rural areas, alongside only eight per cent of the micro, small and medium-enterprises being owned by women,\(^{57}\) there is significant potential in India for increasing women’s economic participation and their contribution to equitable, inclusive and sustainable development.

As stated in the National Employment Policy of 2008, the Indian Government is committed to the “goal of achieving remunerative and decent employment for all women and men in the labour force”, with explicit consideration given to promoting the engagement of women.

Within the overarching commitment to fostering women’s economic participation, one area of concentrated attention has been enterprise development. Specific initiatives in this area are the Indira Kranthi Patham project and the National Microfinance Support Programme.

**Indira Kranthi Patham**

Indhira Kranthi Patham is microfinance oriented project for poor women, operating at the community-level in the Andra Pradesh state of India. Established in response to the obstacles poor women faced in accessing loans from established banking institutions, Indira Kranthi Patham sought to create local institutions that provide savings and credit facilities to, and which are run by, poor women as a means of expanding and diversifying their livelihoods, along with increasing their engagement in and shaping of local economic markets.

\(^{57}\) Malhotra, Kanesathasan and Patel (2012).
In seeking to reduce the number of women living in poverty, the core activities of Indira Kranthi Patham have been (a) establishing self-help community-based institutions that provide women with credit; (b) diversifying the livelihoods of poor women, and (c) supporting poor women in influencing local markets.

With respect to the community-based institutions, the base comprises self-help groups of 10 to 15 women. The self-help groups coalesce into village-level organizations which are, in turn, grouped into sub-district confederations (mandal samakhyas). At its base, individual women contribute small amounts of money to a common pool from which loans are provided. Collectively, the women make decisions as to the granting of loans, as well as the supervision of loan use and repayment. The village organizations are assisted by the sub-district confederations which provide supervisory and credit services, through which women in the self-help groups are able to establish and develop their businesses. Over time, the services of the Indira Kranthi Patham entities have extended beyond finance to include such economic and social services as rice credit, insurance, agricultural input supplies, commodity marketing, fodder cultivation and milk collection.

Indira Kranthi Patham has improved women’s economic participation through its community-based activities that developed women’s entrepreneurial and leadership skills, as well as their social status, authority and dignity. The strength of the collective was reinforced, with individual and organizational capacity building that included planning, financial literacy and management skills, and information management systems. In terms of shifting traditional attitudes about the roles of women and men, Indira Kranthi Patham has demonstrated that women can manage finances given that, collectively, women managed a one billion USD portfolio and succeeded in obtaining commercial bank loans of 1.2 billion USD. Moreover, as both women and men were involved in formulating household investment plans, women increasingly assumed positions of greater domestic authority, becoming partners in household-level decision-making.

Indira Kranthi Patham fostered women’s economic participation by (a) providing poor women with access to finance from which they could start their own businesses; (b) bringing women together, wherein individual women, unable to engage in economic activity otherwise, were empowered to generate their own livelihoods, and (c) equipping women with essential knowledge and skills for navigating private enterprise.
The successes of Indira Kranthi Patham have been attributed to the community-orientation, which promoted engagement of community members and close supervision of activities, alongside an integrated structure of village organizations within sub-district confederations. Through community participation and a functioning institutional structure, poor women were able to produce and market their products, engage local and global companies, such as Olam International, Pepsico and the fair trade sector. For individual women, the project was successful through the provision of education, training and practical services, enabling them to establish businesses and a presence in marketplaces.58

Indira Kranthi Patham revealed the importance of long-term commitments to fostering women’s economic participation and empowering women to emerge from poverty, necessitating direct engagement of individual women and their communities, diversified provision of services (going beyond microfinance in this instance), shifts in traditional gender roles, and acting within the common market.

**National Microfinance Support Programme**

The National Microfinance Support Programme is a joint initiative of the International Fund for Agriculture and Development and the Small Industries Development Bank of India, with a guarantee by the Government of India and co-financed by Department for International Development, United Kingdom (DFID).

In seeking to develop India’s microfinance sector as a means of addressing poverty and promoting economic growth, the National Microfinance Support Programme has two goals: “to contribute to the development of a more formal, extensive and effective microfinance sector on a national scale that serves poor women and men” and “to assist in the evolution of an appropriate enabling environment for the development of sustainable finance institutions.”59


Targeting both women and men, the programme involves (a) capacity development of the microfinance sector institutions and service providers; (b) provision of credit funds to microfinance programmes, and (c) policy, advocacy and action research on innovative products and services. While the programme was not established as a women-targeted initiative, gender is integrated into the programme activities and an estimated 95 per cent of direct beneficiaries have been women. Workshops have been delivered to microfinance institutions and lenders to raise awareness of gender issues and of the importance of microfinance in empowering women, for individual women themselves and for their families.

The programme’s contribution to engaging women in economic activity has been evidenced in (a) an increase in joint, rather than male, ownership of assets; (b) an increase in women’s share of total household savings; (c) women’s active involvement in managing micro-enterprises, and (d) women’s strengthened decision-making role within the household, such as in relation to the education of their children.

Alongside the positive outcomes of the programme, areas for enhancing the role of, and benefits for, women have emerged. For example, noting their limited participation in programme meetings, further efforts could be made to expand the participation of women in the management and governance structures of the programme. Participation of women extends to education and training opportunities, from which they are able to gain knowledge of the importance of savings, responsible borrowing, interest rates and sustainable business planning, and their rights and entitlements generally.

**Rashtriya Mahila Kosh**

**(National Credit Fund for Women)**

The Ministry of Women and Child Development implements the Rashtriya Mahila Kosh; the National Credit Fund for Women. The National Credit Fund for Women promotes the social and economic empowerment of poor and marginalized women through the provision of micro credit, channelled through intermediary microfinance organizations and women's self-help groups.

The National Credit Fund for Women aims to (a) promote credit as an instrument of socioeconomic change and development, supported by the provision of financial and social development services; (b) demonstrate and replicate participatory approaches in
the organization of women’s groups for effective utilization of credit resources leading to self-reliance; (c) promote and support experimental approaches in the voluntary and formal sector using innovative methodologies to address women’s social and economic poverty-related constraints, and (d) expand entrepreneurial skills among women and support grassroots level participatory structures to enable women to have access to decision-making.

Poor women’s access to credit has improved in relation to physical distance from credit facilities, simplification of procedures and increased flexibility in relation to both loan applications and repayment procedures. The fund provides financial resources to organizations that meet set criteria. Loans may be used for construction, repair and maintenance of houses of women who are members of an eligible self-help group or Joint Liability Group; infrastructure or land for a business; and training for small-scale women entrepreneurs. Between 2009 and 2013, the number of recipients of loans ranged between 13,362 and 18,182.

Along with the provision of credit, women can receive training in credit management, leadership and literacy. Women’s organizations are also assisted in relation to networking; fostering the exchange of knowledge and experiences to further enhance women’s economic empowerment.

In addition, the Government of India sensitizes members of government delivery mechanisms, raising awareness as to the importance of empowering poor women and the effectiveness of participatory approaches in the organization of women’s groups for effective utilization of credit resources leading to self-reliance. The Government of India also promotes research, documentation and analysis of credit and its management, as well as of good practices to promote replication and dissemination of successful credit extension and management methodologies.

A 2007–2008 impact study of the National Credit Fund for Women found that (a) the monthly income of beneficiaries, of whom 86 per cent lived below the poverty line, increased from 2000 to 4000 rupees, and (b) 54 per cent of beneficiaries reported an improvement in their standard of living, including food consumption and possession of household assets, such as televisions, refrigerators, fans and telephones, and access to a medical facilities. Beneficiaries also reported an increase in their self-confidence.

60 Rashtriya Mahila Kosh (under the Ministry of Women and Child Development). See www.rmk.nic.in
and feeling of security due to increased income through activities taken up with the loans, and a decrease in domestic violence, associated with women’s participation in the microfinance initiative.

**National Rural Employment Guarantee Scheme**

The National Rural Employment Guarantee Scheme is a product of the *Mahatma Gandhi National Rural Employment Guarantee Act of 2005*. The 2005 act is designed “to provide for the enhancement of livelihood security of the households in rural areas of the country by providing at least one hundred days of guaranteed wage employment in every financial year to every household whose adult members volunteer to do unskilled manual work”.

Through implementation of the *National Rural Employment Guarantee Act*, the scheme has embraced 90 per cent of rural India, with goals related to social protection, livelihood security, drought-proofing, flood management, participatory planning and good governance. Both the employment and increased productivity of rural areas have been concrete means of addressing poverty and promoting economic growth in India.

While the Act pertains to all rural adults, there are three clauses that are of direct significance to women. Clauses 6, 28 and 34, in Section II of the Act, respectively address (a) women constituting a minimum one-third of direct beneficiaries; (b) provision of childcare for children under the age of six who accompany their mothers to work sites, and (c) equal wages for women and men. The legislative mandates have translated into practical measures for promoting women’s economic participation. Women have been direct beneficiaries of the jobs created under the scheme, with specific attention given to providing work to “widowed women, deserted women and

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destitute women”, as well as providing pregnant women and lactating women with work in close proximity to their houses.63

The employment protection and conditions that apply to all workers, including childcare facilities, access to drinking water and first aid, have been enabling factors for women’s economic participation, with women constituting 52 per cent of the labourers for the period 2012–2013. Alongside the magnitude of participation, women have been empowered through such requirements as having to have a bank account in their names into which wages are paid. As well underpinning financial independence and control, a bank account has value by increasing the ability of women to access credit which, if desired, could be invested in entrepreneurial or other activities. Alongside the immediate purchasing power of receipt of wages, is the potential of increasing women’s decision-making authority within the household and shifting traditional gender roles. Women involved in the Scheme have reported such gains, with improvements in their economic circumstances—being able to provide their families with food, repay small debts and afford education—and greater decision-making influence in the home.

Challenges have been encountered in implementation of the scheme, with varied delivery across the states of India. For example, initially unmarried and widowed women were excluded from employment because they could not claim to constitute a household. Extensive poverty meant that demand for work exceeded supply. In turn, the more skilled labour jobs, which came with higher wages, tended to be allocated to men.

Areas for enhancing the National Rural Employment Guarantee Scheme for women have been identified. Education and skills training remains a critical means by which women can extract themselves from poverty and generate incomes. Advocacy in relation to the benefits of women’s economic participation—for poor women themselves, as well as for communities and scheme administrators—is essential to maintain and promote equitable benefits for women and men. In collectives women have greater bargaining power, than operating as individuals. Accordingly, forming peer support groups to support women’s meaningful participation in decision-making forums, as well as authority within communities and with public administrations, is deemed important. The consequences of such measures are tangible as they relate to the representation and consideration of the specific needs and interests of

63 Ibid, p. 79.
women and girls, such as ensuring that infrastructure projects include construction and renovation of health and childcare centres.\textsuperscript{64} Furthermore, attention needs to be given to addressing the barriers that women encounter in the districts where their participation rates are low, such as in Uttar Pradesh (19 per cent). Factors hindering women’s labour include failure to implement the childcare provision, application of the Scheme through households, lack of initiatives to address skill deficits and caste-based discrimination.

While acknowledging criticisms of irregularities and corruption\textsuperscript{65}, the National Rural Employment Guarantee Scheme is seen as an example of a rights-based initiative that has succeeded in providing employment for, and empowering, women and men. The replicable strengths of the National Rural Employment Guarantee Scheme include (a) its origin in rights-based legislation; (b) the decentralized and participatory planning processes; (c) the specific consideration given to engaging women by addressing their needs and circumstances, and (d) governance that is grounded in the principles of transparency and accountability.

**Self-Employed Women’s Association**

Established in 1972, the Self-Employed Women’s Association is a union for women working in the informal sector in the State of Gujarat in India. The Self-Employed Women’s Association is an example of how a collective body can support women’s economic participation and foster their empowerment generally.

The Self-Employed Women’s Association empowers poor women through delivery of a range of services and activities. Microfinance, advocacy, insurance and training are core functions of the Self-Employed Women’s Association. More specifically, members of the Self-Employed Women’s Association can access paralegal assistance and


education in financial matters. Women’s ability to navigate the financial environment is strengthened through workshops on financial planning, borrowing and loans, financial management and insurance, complemented with the financial literacy manual. Comprehensive insurance is provided through the product “VimoSEWA”. As a form of social protection, VimoSEWA provides women and their families with life, asset loss, accident and health insurance, along with widowhood and maternity benefits. As well as education and insurance coverage, are the services of the SEWABank which are accessible to poor women. With knowledge of the realities of the lives of poor women working in the informal sector, and the importance of improving the nature and extent of their economic activities, the Self-Employed Women’s Association advocates for changes within the government and the private sectors. Successes in this area include the “National Policy on Urban and Street Vendors”\(^\text{66}\) and “The Unorganized Workers’ Social Security Act, 2008”\(^\text{67,68}\).

An example of one particular initiative of the Self-Employed Women’s Association is “Fone Frend”. Collaborating with the International Finance Corporation and Idea Cellular, Fone Frend promotes entrepreneurship amongst rural women in Gujarat in the form of mobile phone businesses. Women receive training in operating mobile phone businesses, wherein cellular services are provided to clientele, from basic telephone calls and text messages to accessing mobile banking services and transportation timetables. Whether operating out of their homes or from public stalls, women involved in this initiative have been successful in generating financial profits\(^\text{69}\).

Having reached over half a million women, and working in partnership with government entities, the private sector and civil society, the Self-Employed Women’s Association has been successful in increasing the knowledge, skills, confidence, incomes and well-being of the women themselves and of their families.

\(^\text{68}\) OECD DAC Network on Gender Equality (2012).
\(^\text{69}\) Malhotra, Kanesathasan and Patel (2012).
In the Philippines, engagement of women in economic, social and political life is recognized in the Magna Carta of Women (*Republic Act No. 9710*); a core piece of legislation promoting gender equality. One of the key means that has been used to foster women’s economic participation in the Philippines is private enterprise. A significant contributor to the promotion of women’s economic participation through entrepreneurship has been the Gender Responsive Economic Actions for the Transformation of Women (GREAT Women) Project, implemented under the guidance of the Philippine Commission on Women.

Commencing in 2006 with the support of the Canadian Government, the GREAT Women Project has sought to empower women economically, with a particular focus on micro-enterprise. In relation to this aim, the activities of the GREAT Women Project have focused on provision of technical assistance and capacity-building initiatives. The knowledge and skills of government personnel, including local government officials have been strengthened in relation to gender analysis; gender and development planning and budgeting; integrating gender in micro-enterprise development, and results-based management, for example. In targeting national government agencies, the GREAT Women Project has, in turn, strengthened the ability of public servants to develop policies in which gender is mainstreamed and projects that promote women’s entrepreneurship. For government officials and staff, the women’s economic empowerment capacity-building activities have involved awareness-raising, provision of tools and guidelines, and assistance with planning, implementation and monitoring of initiatives.

Alongside government personnel, the GREAT Women Project has supported the education and capacity development of women micro-entrepreneurs and workers through acquisition of information about economic rights and opportunities, practical skills, business services, equipment and credit. For instance, women entrepreneurs have been sponsored to attend trade fairs and exhibitions as a means of promoting...
product development and expanding their markets. Training in negotiation skills enabled women entrepreneurs to competitively price their products and ensure a fair return. The provision of technical support and training was contextualised to the specific needs of women entrepreneurs in their varied localities. For example, the GREAT Women Project helped small scale women entrepreneurs in the bamboo industry in addressing challenges related to lack of capital, poor quality products and lack of product development opportunities. In Quezon Province, with the aid of the GREAT Women Project, women started businesses in the coconut industry and other agricultural products. While requiring further resource investment, the Common Service Facilities established under the GREAT Women Project have been a further means of aiding women micro-entrepreneurs.

Further practical measures for promoting women's economic participation through entrepreneurship occurred through a partnership with the ECHOSI Foundation. Through the Design Clinic Series, women micro-entrepreneurs received technical advice and mentoring on value-adding for products; developing new product variants; costing products; improving production capacities, and packaging and labelling. The partnership yielded the GREAT Women Brand; a brand that markets the products of women designers and entrepreneurs, domestically and internationally. The GREAT Women Brand products are, for example, retailed in ECHOStore and Tesoro outlets.

The Great Women Project has seen concrete successes: (a) adoption of 98 policies by Local Government Units that address women's economic empowerment, from Gender and Development Codes and Revenue/Incentives Codes to ordinances and executive orders; (b) strengthened entrepreneurship knowledge and capacities of more than 8,000 women; (c) inclusion of women's economic empowerment programmes in the budgets of 23 Local Government Units; and (d) establishment of Common Service Facilities, which provide practical assistance to women micro-entrepreneurs.

Additionally, the targeting of government entities has yielded outcomes. The Department of Trade and Industry provides guidance on product costing and vacuum-sealing of food products. The Cottage Industry Technology Centre, of the Department of Trade and Industry, has assisted a cooperative to develop high-quality paper products. The Philippine Trade Training Centre provides business education to enhance the competitiveness of women entrepreneurs. The Occupational Health and Safety Centre of the Department of Labour and Employment attends to the safety and health for women workers in small enterprises and the informal economy.
Both the University of the Philippines Institute for Small Scale Industries and the Technical Education and Skills Development Agency’s Women’s Centre conduct trainings for entrepreneurship development. The Philippine Health Insurance Corporation (PhilHealth) and the People’s Credit and Finance Corporation provide assistance and services to women entrepreneurs in conjunction with the GREAT Women Project.

The successes of the GREAT Women Project are attributed to several factors. The Philippine Commission on Women has played a key role in leading, coordinating and monitoring the Project. The Philippine Commission on Women’s engagement of key government bodies and agencies, inclusive of management and decision-makers, is seen as critical to promoting awareness of, and support for, the importance of women’s participation in economic activities. By partnering with other government entities, the Philippine Commission on Women was able to promulgate action on gender equality generally, and women’s economic empowerment specifically, while promoting sustainability of outcomes.

Recognition of the importance of contextualizing the project has also been an important factor in the success of the Project. The diversity among women entrepreneurs, with their varied needs and situations, was recognized and responses tailored accordingly. Similarly, the range of awareness-raising and capacity-building activities, from business and product development to marketing and networking, supported the emergence of women micro-entrepreneurs with solid business foundations.

While challenges have been encountered during the seven years of implementation, the successes of the GREAT Women Project suggest that more Filipino women may be empowered economically through the project’s expansion and development. Stronger gender awareness and engagement of government leaders and managers would be required if the Project is to engage all Local Government Units and national agencies. One manifestation of increased state support for women’s economic empowerment could be through stronger linkages with the legislated requirement of five per cent of budgets being allocated to projects that respond to “gender issues”. Evolution of women micro-entrepreneurs to managing small and medium-sized enterprises could also strengthen women’s engagement in the Philippine’s economy. This would require, however, support through business development services, capital investment and information and communication technologies.
In the last two decades, substantial progress has been made in China with respect to women’s economic participation. This progress is, in part, related to the economic growth of the country and the associated creation of productive opportunities for both women and men.


Women in China continue, however, to face challenges with respect to their economic empowerment. Gender differences exist, for example, in the types of work undertaken by women and men and in the greater number of women, relative to men, engaged in informal employment (56.5 per cent, compared with 51.5 per cent respectively). Additionally, there is a concentration of female labour in low and middle income groups; a concentration that is associated with a gender wage gap.

Gender inequalities also remain in relation to access to, and control over, productive assets. Despite legal equality in terms of land rights, in 2010 the proportion of landless rural women was 9.1 percentage points higher than the rate for men. Furthermore, women have less access to financial credit services, as compared with men. In 2010, nine per cent of women accessed credit, compared to 14 per cent of men who obtained

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71 The China case study is based on a 2014 paper prepared by Jie Du of the Women’s Studies Institute of China, A Case Study of the State Subsidized Interest-Free Microcredit Program to Enhance Women’s Economic Participation in China.
loans for entrepreneurial activities. With discrimination against women in obtaining financial credit, alongside other structural and sociocultural barriers, poor women encounter more difficulties, than men, in establishing their own businesses.

In response to this situation, and in recognition of lack of capital being a significant obstacle faced by women in engaging in entrepreneurial activities, the All-China Women’s Federation initiated the State-Subsidized Interest-Free Microcredit (SSIFM) programme for Chinese rural women. The SSIFM programme was established with the cooperation of several government entities, including the Ministry of Finance, the Ministry of Human Resources and Social Security and the People’s Bank of China. Key features of the SSIFM programme are (a) state subsidization of the interest that is paid on financial loans; (b) the All-China Women’ Federation coordinating multiple stakeholders, and (c) the target population of poor, rural women.

As a programme grounded in partnership, in 2009, the All-China Women’s Federation, the Ministry of Finance and the Ministry of Human Resources and Social Security issued the joint Notice on Completing Policies on State-Subsidized Interest-Free Microcredit to Promote Women Employment and Entrepreneurship. The 2009 policy (a) extended microcredit services from urban to rural areas; (b) increased the maximum amount of credit from 50,000 to 80,000 yuan for individual borrowers, with the total amount for any one project not exceeding 500,000 yuan; and (c) introduced financial subsidization, by the Ministry of Finance, for women borrowers. In response to the national level development, provincial and local governments formulated similar policies on rural women’s access to micro-credit.

Under the SSIFM Programme, the All-China Women’s Federation promotes implementation of the applicable policies, assisting rural women in accessing microfinance and coordinating capacity-building initiatives for women borrowers. Accessing micro-credit facilities involves rural women first submitting an application to their local branch of the All-China Women’s Federation; providing information related to personal credit, collateral and guarantees. The local branch of the All-China Women's Federation then submits the application, along with its recommendation, to


the Department of Human Resources and Social Security. A preliminary assessment of an application is undertaken. Prioritized applicants include leading women entrepreneurs, female business leaders, outstanding members of economic cooperation organizations and poor women for whom the All-China Women’s Federation serves as guarantor. Loans are granted for approved applications. The loan recipients repay the base loan, with the local Department of Finance meeting the interest payments.

The All-China Women’s Federation is a key facilitator in the SSIFM programme, simplifying procedures for women borrowers and concretely supporting their access to micro-credit. In every village in China, there is a Women’s Committee, led by a woman who is also a central actor in village development. Assistance with the application process is particularly useful for rural women with low literacy rates and lack of business experience. The All-China Women’s Federation also provides rural women with a guarantor, which they might otherwise lack. Provision of education and training workshops, on such topics as financial management and business development, is a concrete, and critical, service provided by the All-China Women’s Federation to prospective and existing women entrepreneurs. With six levels—from the national to the village level—the All-China Women’s Federation has far-reaching networks that foster inclusive coverage of the SSIFM programme.

Commencing in selected provinces,74 the SSFIM programme has expanded to embrace rural villages across China. In monetary terms, between 2009 to 2013, a total of 151,479,000,000 yuan (approximately 24 billion USD) in SSIFM loans were issued to women borrowers, with the interest of the SSIFM loans, amounting to approximately 7,762,000,000 yuan (approximately 1.2 billion USD) paid by the Government. The figures correspond to an estimated 2,342,900 rural women—including impoverished rural women—accessing micro-credit and establishing their own businesses which have, in turn, been a source of employment for an estimated eight million persons. Women have used their loans for short-term projects with quick economic returns, such as in agricultural processing and transportation.75 The income generated by the women entrepreneurs has contributed to improving both household economies and local agricultural industries.

74 Provinces where the SSFIM programme was piloted include Beijing, Tianjin, Inner Mongolia, Jilin, Jiangsu, Jiangxi, Yunnan and Gansu.

Moreover, the increase in amount of credit accessible to women through the SSIFM programme, from 5,000 to 80,000 yuan per person, has enabled women to go beyond small-scale entrepreneurship, to establishing more profitable and sustainable medium-sized businesses.

Government-subsidized microcredit is an important feature of the SSIFM programme; with the SSIFM programme serving as a welfare strategy to alleviate poverty and as an economic stimulus to inspire rural women to participate in economic development.

Another positive outcome of the SSIFM programme has been the strengthening of individual women’s sense of self-competency and greater respect shown to the women by family and community members. The decision-making power of individual women has been enhanced, along with their engagement in the public sphere.76

The SSIFM programme has had a further benefit, being the strengthening of the organization and collaboration of women. The All-China Women’s Federation has mobilized women borrowers to participate in professional associations and organizations as a means of promoting the sharing of capital, resources, skills, information, risks and benefits, which, in turn, supported credit repayment and mitigated market risks.

One of the strengths of the SSIFM programme is its foundation in partnership and collaboration between the various levels of the All-China Women’s Federations, the financial sector and the government. Contributing to the success of the SSIFM programme has been state commitment, with the formulation and implementation of policies, coordination of actors, including financial institutions, and provision of financial resources.

The All-China Women’s Federation has been pivotal in the creation of the programme and its subsequent implementation: (a) advocating for the formulation of relevant policies; (b) acting as a mediator between government agencies, financial institutions

and rural women, and (c) providing services to women in obtaining loans and in developing their business and financial capacities.\textsuperscript{77}

Alongside its successes and strengths, the SSIFM programme has encountered challenges. While thousands of women have benefited from the SSIFM programme, there remains a large unmet need in terms of access to micro-credit services. With 60 per cent of the 400 million rural labour force being women, and women’s general lack of sufficient collateral which is a key reason for impoverished rural women’s limited access to credit, there is a need for greater coverage of the SSIFM programme.\textsuperscript{78}

Another challenge is the quantitative cap on the maximum loan amount, which can act as a constraint on the size of businesses that women establish. The loan period is a further obstacle for rural women entrepreneurs, given that agricultural businesses typically require more than one year to be viable. There is thus an identified need for larger loans in terms of amount and duration.

While the All-China Women’s Federation has supported women in applying for loans, procedural difficulties remain. The loan application process can be lengthy and the requirements beyond the reach of some women, dissuading women from seeking microfinance. Further simplification of loan procedures would increase access of rural women to micro-credit facilities. In turn, the All-China Women’s Federation itself requires greater funding; financial resources that would support the ability of Federation staff to travel to villages, help select candidates and conduct training, for instance.

Despite such challenges and areas for strengthening the programme, the SSIFM programme has created opportunities for marginalized women to apply for credit, from which they could generate income, improve their living conditions and strengthen their decision-making authority, as well as fostered professional and social networks contributing to enhanced self-confidence and familial and community status.


Effective strategies for strengthening women’s economic participation

The case studies presented in this chapter highlight the holistic approach, integrating diverse strategies, for promoting women’s economic participation. As a prerequisite for action, analysis of women’s situations—the constraints they face and their potential—is required. In this way, interventions can be devised that address the differential needs and circumstances of women and men. Underpinning gender analysis is access to reliable and valid sex-disaggregated data. Accordingly, government entities need the capacity and technology to collect, analyse, report and disseminate sex-disaggregated data pertaining to the labour market and economy generally.

The features of enabling environments for women’s economic participation include supportive normative frameworks, in which gender is mainstreamed and which authorize targeted interventions. Policies and legislation need to be developed or revised so that they reflect gender equality, promoting access to decent work through wage employment and entrepreneurship generally and articulating specific measures, such as affirmative action, parental leave, pensions, flexible working hours, promotion of non-traditional jobs for women and access to credit. Articulation of gender-responsive policies and legislation is, in turn, dependent upon public servants possessing the
knowledge and skills to perceive and respond to gender issues. Capacity-building activities may thus be required.

Implementation of policies and legislation that foster women’s economic participation should address both the quantitative and qualitative aspects of employment; ensuring “decent”, not any, work. Women will be empowered where, for example, they are able to generate incomes that meet, at a minimum, their basic needs, and those of their families, where applicable; where they have access to social protection; where they are able to exercise decision-making authority inside and outside of the home; where they are able to control their own finances, and where they can migrate from the informal to the formal sector.

Successful implementation of policies and legislation is also contingent on collaboration; on government, private sector and civil society stakeholders, inclusive of women, working in partnership. Women, whether as individuals or collectives, need to be meaningfully involved in the management and execution of policies, programmes and projects that are designed to promote their economic participation. In this respect, associations of women, whether as trade unions or employers’ associations for example, are effective means of empowering women; offering powerful voices that can represent women’s individual interests and negotiate outcomes that meet those interests. Initiatives that organize women are thus needed, along with organizational capacity building.

As well as the importance of the collective, the case studies from Bangladesh, China, India and the Philippines highlight the importance of strengthening the capacities of individual women, along with decision-makers and other actors within the policy realm and the labour market. Basic capacity-building activities should raise awareness about gender generally, as well as rights, literacy and more targeted issues of direct relevance to employment and entrepreneurship. For example, women’s ability to engage in economic activities is strengthened where they have vocational skills, knowledge of business development, ability to use modern forms of information and communication technologies, and an understanding of how to navigate institutions.

In terms of entrepreneurship, women need both skills and access to capital. Consequently, there needs to be provision of business development services; education as to available government and non-government services; support services that address women’s domestic responsibilities; enabling infrastructure (such as allocated areas of markets and safe transportation) and assistance in engaging with
business associations. Given the documented contribution that women’s economic participation makes to eradicating poverty and supporting national economic growth, efforts are also required that assist women entrepreneurs in engaging in businesses that go beyond the informal sector and traditional industries, like food production and handicrafts.

Capital is required if women are to establish and expand their businesses. Measures are needed that facilitate women’s ownership and control of assets such as land and material resources, as well as their access to credit facilities, whether “micro-credit” or traditional banking services. Access to credit alone is, however, insufficient. Alongside ensuring equal access to financial services, where the terms and conditions are the same for women and men and where services are accommodating of their differential circumstances, training in financial investment, risk management, development of business plans, and other financial matters, is critical.

Given that women encounter barriers to their economic participation in their physical and sociocultural environments, action is also required in these areas. Government and the private sector can develop initiatives that address mobility restrictions related to the existence of traversable roads and safe modes of transportation, as well as the beliefs that confine women to the home. Measures are also needed that reduce the time women spend on reproductive work, such as fetching water and fuel; time that could be diverted to education and training, dealing with public administrations or developing enterprises. In this respect, revision of traditional gender roles is necessary, whereby women and men freely and equally choose their activities, rather than being assigned to a particular domain.

As with gender budgeting, initiatives to increase women’s economic participation can produce rapid results. Sustained reductions in poverty rates among women, along with the positive contributions that their economic participation brings to the equitable and inclusive development of their communities and countries, does, however, require long-term and resourced commitments. Holistic approaches, from policy and legislation, to service provision and targeted projects, are required to foster the economic empowerment of women in Bangladesh, China, India, Indonesia and the Philippines, and countries across Asia and the Pacific.
CONCLUSIONS
As the case studies from Bangladesh, China, India, Indonesia and the Philippines illustrate, mainstreaming gender for the economic empowerment of women can take multiple forms. The adaptability and versatility of strategies and initiatives in support of gender equality reinforce their utility and concrete application.

While acknowledging the heterogeneity in approaches to gender-responsive budgeting and promoting women’s economic participation, commonalities exist across the case studies. What emerges from the case studies is evidence that gender equality efforts, including gender mainstreaming, require (a) concerted political will; (b) leadership, from both political representatives and senior civil servants; (c) institutionalization, necessitating the engagement of multiple government ministries and departments, such that interventions are cohesive and comprehensive; (d) routine collection and disaggregation of all quantitative and qualitative data, as applicable to persons; (e) gender analyses undertaken and utilized at all stages of policy and programme development and delivery; (f) specification of concrete targets; (g) continuous delivery of targeted and contemporary capacity-building activities; (h) participatory processes that engage all sectors of civil society; (i) monitoring and evaluation that supports the pursuit of initiatives that are efficient, effective, equitable and focused on equality, and (j) long-term commitment.

Similar requirements are necessary for promoting women’s economic participation — an understanding of the circumstances and challenges of women (and of men); political will; policies and legislation founded on gender equality; partnerships that embrace government entities, the private sector and civil society organizations; capacity-building initiatives that strengthen the knowledge and skills of individual women and of their collectives; provision of support services and infrastructure that make it possible for women to undertake employment and private enterprise; and revision of discriminatory sociocultural beliefs and practices that create a dichotomy between the roles of, and value accorded to, women and men.

Policies and programmes will be powerful—will affect change in favour of gender equality—if their development and application is evidence-based, inclusive, participatory, targeted and resourced. Women will be empowered where environments—physical, economic and social—support their ability to freely and fully exercise their fundamental human rights, as evidenced, for example, in their economic participation.
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