Introduction

Womankind Worldwide has been working alongside women’s rights organisations for over 25 years. Many of our partners across Africa, Asia and Latin America work to eradicate violence against women. Their experience teaches us that when women lack economic autonomy they face an increased risk of violence and a limitation to their life choices. Having an independent income is key for women to exercise more control over their own lives, including avoiding being trapped in abusive relationships. Engaging in paid work not only provides women with income but is also an opportunity to expand their social circle and gain skills, knowledge and confidence.

While paid work is critically important, there are other aspects of women’s economic rights that go beyond it. A critical one, for example, is the right to an adequate standard of living, which includes the right to food and the right to housing, which is often not realised even when women work for pay. Other critical rights are the right to health, to education and to social protection as enshrined in the International Covenant on Social, Economic and Cultural Rights, ratified by 164 states. The realisation of these rights is a duty of states, which have different policy tools, in particular economic policy, to use in order to fulfil this duty.

Discussions of women’s economic empowerment very often place emphasis on paid work and access to credit, skills and training for individual women while the broader framework of economic barriers remains in the background. However, there cannot be true empowerment and true realisation of all rights without tackling those economic barriers. Feminist economists teach us a rights based approach to women’s economic empowerment needs to tackle the broader picture of the economy and interrogate whether it is delivering women’s rights and gender equality.

Women’s movements have been the most significant cause of progress for women’s rights. Each year as we celebrate International Women’s Day we go back to 1908 when young, migrant women garment workers took the streets of the Lower East Side in New York to demand better pay and working conditions. They did so in defiance of traditional male labour leaders who thought women were impossible to organise. Women garment workers are still struggling today in countries like Bangladesh. Women like Kalpona Akter, who started working on the factory floor at 12 and now leads a trade union fighting for better working conditions and living wages, the Bangladesh Center for Worker Solidarity.

Women have also historically been on the frontline of defending land and natural resources from...
“Structural transformation is needed to make sure economies work for women”

destructive mining, logging and other activities. Many of them belong to marginalised communities and pay a high price for their activism which is questioned as they step beyond traditional women’s roles.6

As we write this briefing, women in more than 40 countries are preparing to strike to demand an end to male violence, for decent work, improved care and health services, including reproductive health, and adequate funding for women’s refuges.7 The question of what kind of economy we need to realise women’s rights grows more and more urgent by the day and requires an unprecedented degree of change.

This briefing sets out Womankind’s understanding of women’s economic rights as we seek to work in partnership with women’s rights organisations and movements to support the full realisation of women’s rights.

A rights based approach to women’s economic empowerment

Women’s economic empowerment has risen up the agenda of governments both in the North and the South, most recently through the process that led to the adoption of the Sustainable Development Goals (SDGs) in 2015.8

Recognition of the economic challenges women face, and their causes, is gathering momentum. Much of the debate is from a women’s rights or justice perspective, but women’s economic empowerment is often seen as an instrument to achieve economic growth rather than a worthy goal in itself. Governments, corporations and financial institutions highlight the ‘business case’ to fund women’s economic empowerment by promoting ‘magic wand’ approaches such as micro credit and micro-entrepreneurship programmes.9 In recent years corporations have launched dozens of programmes to ‘invest’ in women and collectively mobilised USD 300 million, focussing mostly on expanding women’s job opportunities, skills and access to finance.10

Partly because of this instrumentalist approach, many interventions to achieve women’s economic empowerment do not address the root causes of women’s economic inequality and fail to tackle the root causes of gender inequality.11 Meaningful and lasting progress requires a rights based approach to ensure that women not only acquire skills and assets but exercise choice and control over economic opportunities and resources, including being able to shape economic decision making at all levels. Structural transformation is needed to make sure economies work for women.

Women are at the bottom of the economy

Gender gaps persist in all economic activities

Women are still substantially lagging behind when it comes to having access to paid work or productive resources, such as land. Women are less likely to be reain paid employment, and when they are their wages are lower and conditions less secure.

International instruments for the realisation of women’s economic rights

International human rights instruments provide the framework for realising women’s economic rights. These include equal rights and protection from discrimination as well as the right to work, to an adequate standard of living, to rest and leisure, and to education. States have the obligation to respect, promote and fulfil rights by abiding to principles of progressive realisation, non-retrogression, the satisfaction of minimum essential levels, equality and non discrimination as well as participation, transparency and accountability.

CEDAW: the Convention on the Elimination of all Forms of Discrimination Against Women commits governments to adopt all measures to remove gender based discrimination, including the obligation to remove those conditions that lead to stereotyped roles for women and men in society.

ICESCR: the International Covenant on Economic Social and Cultural Rights is a powerful tool to direct economic policy to the realisation of human rights. In addition to the principles of equality and nondiscrimination, article 2.1 commits governments to utilise maximum available resources towards the progressive realisation of rights.

International Labour Organization (ILO) Conventions: these are legally binding on governments and form the body of international labour standards to promote decent work. Decent work is defined as work that ‘is productive and delivers a fair income, security in the workplace and social protection for families, better prospects for personal development and social integration, freedom for people to express their concerns, organise and participate in the decisions that affect their lives and equality of opportunity and treatment for all women and men’. Many conventions are key for women’s rights at work such as No. 182 on Maternity Protection No. 156 on Workers with Family Responsibilities and No.100 on Equal Remuneration. Another key convention is No. 189 on the rights of domestic workers which is currently only ratified by 23 countries. Currently labour unions, women’s rights organisations and civil society are campaigning for the negotiation of a convention to address gender based violence in the world of work.

Sustainable Development Goals (SDGs): although not legally binding, the SDGs provide a comprehensive framework for government, civil society and the private sector to realise women’s economic rights: SDG5 on achieving gender equality and empowering all women and girls, SDG8 on promoting sustained, inclusive and sustainable economic growth, full and productive employment and decent work for all, SDG 10 on reducing inequality within and amongst countries and also SDG1 on ending poverty, SDG2 on food security, SDG3 on health and SDG4 on education.

7. International Women’s Strike: History of IWS/Hi-storia de RMI
Globally, only about 47% of women are in paid employment compared to 72% of men and they earn only 60-75% of men's wages. In terms of land ownership there are substantial regional variations but globally women represent 20% of landowners despite making up over 40% of the workforce in agriculture (raising to 50% in sub-Saharan Africa) and being overwhelmingly responsible for ensuring households have enough food.

Women represent two thirds of ‘contributing family workers’, meaning they work in family owned businesses without pay. When women own businesses, they tend to be smaller than those owned by men since they are not able to rely on unpaid workers, face more challenges in securing credit and other types of support, and are clustered in feminised sectors such as food production and retail. Such gendered gaps are underpinned by the fact that women spend substantially more time than men on unpaid care and domestic work, at least 2.5 times more globally, which in turn shapes their access to the labour market and the amount of time they can spend in paid employment, in addition to affecting their well being and right to leisure.

The overwhelming majority of women living in countries where Womankind’s partners work are employed in the informal economy, without benefitting from living wages, paid maternity and sick leave and stable and secure contracts. The situation is worse for those women who experience multiple and intersecting forms of discrimination due to their class, race, sexual orientation or migrant status, amongst other dimensions. For example, in the United States all women lag behind white men in their wages but while white women have narrowed the gap by 22 cents an hour from 1980 to 2015, black women have only narrowed it by 9 cents per hour. In India Dalit women experience both gender and caste based discrimination: of the estimated 1.2 million people working as manual scavengers, 90% are Dalit women forced to perform such undignified labour due to their precarious economic situation and the discrimination and violence they face when they try to break free of their marginalisation.

**Gender inequality as a strategy to promote economic growth**

Women employed formally, for example in factories part of global supply chains, face difficult working conditions, often characterised by violations of their human rights. Women represent 80% of the global workforce in the garment industry. Low wages, long hours, sexual harassment, and a lack of ability to join trade unions are staples in the life of women workers employed in global manufacturing. Export manufacturing has been chosen as a strategy for economic growth by South Asian and South East Asian countries to be implemented by establishing ‘special economic zones’ or export processing zones which grant tax breaks and other benefits to those companies that set up factories there. Feminist economists have pointed out how hiring women for these types of jobs is a conscious decision towards keeping the cost of labour low. Such decision is based on gender stereotypes by which women have ‘nimble fingers’ suited to labour intensive tasks, are ‘naturally docile’, and therefore less likely to join trade unions such as the Asia Floor Wage Alliance. Given the ability of transnational corporations to shift their investments to the most cost effective locations, it is argued that such economic growth strategies lead to a race to the bottom in terms of labour standards and safety and environmental regulations. To counteract this, trade unions and civil society such as the Asia Floor Wage Alliance,
organise workers across countries, seeking the establishment of regional living wages for garment workers. Export led growth is currently being adopted by African countries, such as Ethiopia, providing similar opportunities and challenges for Ethiopian women.

In addition to low wages and difficult working conditions, jobs in global manufacturing are also subject to demand fluctuations. For example, as a result of the 2008 global economic crisis, export of garments from Cambodia dropped 20% in the first two months of 2009 and 38,000 workers lost their jobs, in the same year.

Unpaid care directly shapes women's access to paid work

Women's disproportionate burden of unpaid care work has a major impact on their ability to earn an income and realise the full spectrum of their human rights. Women devote 1 to 3 hours more a day to domestic work, 2 to 10 times the amount of time a day to care (for children, for elderly relatives, and the sick), and 1 to 4 hours less a day to market activities. In Sub-Saharan Africa, 71% of the burden of collecting water for households falls on women and girls who spend an average of 200 million hours per day collecting water.

Despite being necessary to all human activities, including market activities, unpaid care and domestic work are largely invisible in the eyes of policymakers. This has repercussions on women's right to work, leisure and to an adequate standard of living.

Deeply seated gender roles and stereotypes cast women as carers and men as breadwinners. Such division accompanies women into the labour market, justifying occupational segregation based on sex. In the United States, women as a group earn 80 cents for every dollar earned by men in predominantly male occupations. Deeply seated gender roles and stereotypes cast women as carers and men as breadwinners. Such division accompanies women into the labour market, justifying occupational segregation based on sex. In the United States, women as a group earn 80 cents for every dollar earned by men in predominantly male occupations.

Corporate accountability and women's economic rights

Transnational corporations wield enormous power, both formally and informally: 63% of the top 175 global economic entities are transnational corporations, not countries. Impacts of corporate power on women's lives are well documented, from abuses of labour law to environmental pollution. The use of natural resources for corporate profitability has an immense impact on the lives of rural and indigenous women and often fuels conflict and climate change which affect women in the South the most.

Corporate activities have different impacts on women's lives that are not restricted to their right to work. For example, the Latin American Mining Monitoring Programmes (LAMMP) notes how ‘the impact of resource extractive industries is pervasive, affecting women’s livelihood, land and water, their emotional and physical well-being and their sense of security and protection’. Within the context of increased mining activity in the region, LAMMP has registered the intensifying violence targeting women: ‘violence appears at different levels, whether domestic, community or State level and typically occurs when a woman opposes a mining project or simply refuses to give her land away to concessions’. The UN Guiding Principles on Business and Human Rights provide a voluntary set of guidelines, based on existing human rights obligations, which detail the obligations of states to protect human rights and provide a remedy for violations, and the responsibility of corporations to respect human rights. Despite attempts to strengthen them, the limitations of such principles are widely recognised: for example, they overlook the barriers women affected by corporate activities face in enjoying their right to remedy. Gender discrimination that denigrates women’s voice and leadership, combined with lack of time due to unpaid care responsibility hinder women from participating in remedial processes. Lack of legal literacy as well as funds to access legal representation are another barrier. Threat of violence perpetuated by companies and state actors is a powerful deterrent. Such challenges are magnified for women belonging to marginalised groups – for example indigenous women who are often excluded and speak their native language and live in remote areas.

In 2014, a UN Human Rights Council working group started considering a legally binding instrument to hold transnational corporations accountable for human rights violations. The amount of tax revenue transnational corporations pay in the countries in which they operate, as well as their lobbying to avoid of tax incentives, should be part of these discussions.
Survivors of VAWG face challenges in gaining economic independence in Ethiopia

In Addis Ababa Womankind’s partner AWSAD runs a safehouse for women and girls survivors of domestic violence. The safehouse is the only one in the country to accept women with children and pregnant women. AWSAD provides holistic support to the women and girls in their care, including vocational training so that they can find employment or set up their own business. Having independent income is a precondition for women to increase control over their life and avoid going back into abusive relationships. However, one of the main issues women and girls who leave the safe house face is lack of affordable housing and childcare options. Due to their low income women end up living in the outskirts of town where rents are lower. This, coupled with affordable childcare and lack of efficient public transport to get to the town centre hinders their access to paid employment that can cover their living costs.

“Despite being necessary to all human activities, including market activities, unpaid care and domestic work are largely invisible”

Economic growth, inequality and women’s economic rights

Unpaid care work and gender stereotypes put women at a disadvantage when it comes to accessing paid work and productive resources. In addition to gender inequality, women are also affected by the current global context of growing income inequality. Between 1988 and 2011, 46% of overall global income growth went to the top 10%, while the bottom 10% only received 0.6%.[43] In addition, workers, especially low paid workers, have seen returns on their labour decrease compared to the value added going to owners[44] — this means wages have stagnated while profits have increased. However, as Diane Perrons points out in her analysis of gender and economic inequality, ‘many of the solutions for greater equality, such as those proposed by Christine Lagarde, the World Bank and the European Commission prescribe increasing women’s integration within existing market economies as a resolution to gender inequality, without appreciating the significance of inequalities within the labour market, for both participation and levels of pay’[45].

The ‘business case’ for women’s economic empowerment affirms that a more level playing field for women in the economy would lead to overall economic growth. Recent figures from the McKinsey Institute estimate that closing gender gaps in the economy would add USD 12 trillion to global growth by 2025.[46] While gender equality has been found to enable economic growth, there is no direct evidence that economic growth furthers gender equality. In fact, a review of evidence of the growth patterns of India and China shows that sustained levels of GDP growth do not shift critical issues for women’s rights such as deeply seated social norms on male son preference, the incidence of domestic violence, and the amount of time women spend on unpaid care and domestic work[47]. This means that economic growth alone is not enough to realise...
gender equality and the rights of women. In fact, gender inequality is a strategy to fuel economic growth, as seen in the case of export led manufacturing.

Today 8 men own as much wealth as the 3.6 billion poorest people on the planet\textsuperscript{18}. Given the current high levels of economic inequality, it is legitimate to ask who would benefit from the additional trillions generated by closing gender gaps in the economy. Would these trillions benefit women themselves and in particular those currently left behind because of the intersecting inequalities they face, such as minority and migrant women? Relying solely on the inclusion of women in the current model of economic growth is a failed strategy. Policies to reduce inequality and ensure progress towards the realisation of social and economic rights, including decent work, are needed.

Conventional economic thinking undermines women’s rights

As discussed, a root cause of women’s economic inequality is the assumption that unpaid care and domestic work are not productive activities. Rather, they are relegated to the private realm which is the domain of women. This has two key consequences for the economy. The first is that those activities go unrecognised and unvalued, despite the fact that they underpin every other market based activity. Unpaid household work related to the production of goods such as agriculture for own consumption is counted as part of production by the System of National Accounts, and most estimates of Gross Domestic Product (GDP)\textsuperscript{49} include approximations of its value. However, unpaid care work, such as meal preparation, housecleaning, laundry, water and firewood fetching and care of children, are explicitly excluded\textsuperscript{50}. Counted in terms of GDP such activities amount to enormous contributions: from 15% in South Africa to 31%, 35% and 39% in Nicaragua, Tanzania and India respectively\textsuperscript{51}. SDG target 5.4 commits governments to recognise and value unpaid care and domestic work which requires time use surveys to be implemented systematically. This is a start, but to promote substantive change such data should be included in measures of economic outputs.

The second consequence of the invisibility of care, and care givers, is the failure of economic policy makers to take it into account in the design, intent and evaluation of those policies setting how governments raise and spend resources. When health and care services are cut, when social protection and safety nets are reduced, it is women and girls who pick up the slack and see their ability to enjoy education and decent work, as well as rest and leisure, jeopardised. There is ample evidence that Structural Adjustment Programmes imposed by the International Monetary Fund (IMF) as a condition of loans to developing countries from the late 1970s to the early 1990s had a disproportionate impact on women by reducing public sector employment and services, and facilitating privatisation\textsuperscript{52}. Similar austerity measures are being implemented in countries North and South as a response to the global financial crisis that started in 2008, despite the commitments made with the SDGs. These policies range from raising indirect taxes to cutting or freezing wages in the public sector as well as rationalising and further targeting safety nets and reforming pension systems. Projections from the United Nations Global Policy Model indicate that compared to a baseline scenario without spending contraction, global GDP will be 5.5% lower by 2020 and result in a further net loss of 12 million jobs. East Asia and Sub-Saharan Africa will be the most affected regions\textsuperscript{53}.

Making the economy work for women

However, such economic policy choices are not inevitable and can be reoriented towards benefiting women living in poverty. In fact, investing in social infrastructure\textsuperscript{54} would not only contribute to the realisation of women’s economic rights and the SDGs, but would also generate employment. Recent research by the Women’s Budget Group for the International Trade Union Confederation shows that investing in care is a clear pathway to employment generation: an investment of 2% of GDP in the social care, health and education sectors would increase employment up to 6%, depending on the country, with between 59% and 70% of direct jobs created going to women. Indirect job creation would also increase overall male employment by up to 4%\textsuperscript{55}. Such dynamics hold for both high income and emerging economies which are all facing the twin issues of stagnating employment rates and ageing population. Such investments would be revolutionary since spending on the social infrastructure is conventionally considered current expenditure for governments rather than an investment, limiting their ability to borrow to fund such sectors\textsuperscript{56}.

As UN Women has identified, the transformative ambition of the post-2015 agenda will only be realised if “unprecedented levels of financing, in scale, scope, and quality are committed to implement the gender equality objectives of the [SDG] agenda and existing commitments such as the Beijing Platform for Action”\textsuperscript{57}. A critical enabler of increased investment to fund gender equality policies and programmes is progressive\textsuperscript{58} tax revenue, both globally and nationally. Tax is already dwarfing aid in many contexts. For example, in Africa in 2012 tax revenue collected was ten times the amount of overseas aid received\textsuperscript{59}. Yet more could be raised: according to UNCTAD, tax dodge by transnational corporations and wealthy individuals, facilitated by financial secrecy, cause a loss of public revenue of between 190 and
Gender responsive budgeting (GRB): a critical tool to realise women’s economic rights

GRB is a widely used approach that seeks to analyse tax and budget policies with the aim of ensuring compliance with CEDAW. In particular, the following principles are critical to guide the formulation of policies and processes for budget design and allocation:

- non discrimination: article 2 prohibits direct discrimination against women.
- equality: article 3 requires formal as well as substantive equality for women.
- participation: article 7 requires governments to promote the equal participation of women in public and political life.
- modification of social and cultural patterns of conduct to eliminate discrimination against women: article 5 refers to actions governments must take to eliminate prejudices and harmful gender stereotypes.

Such principles are reinforced by the principles of progressivity, non retrogression, satisfaction of minimum essential levels, and use of maximum available resources which are contained in the ICESCR.

The government of Nepal is an example of best practice: it introduced GRB in 2007–08 across its development policy framework. The government implemented measures such as gender audits of ministries, awareness raising and the establishment of a GRB committee. The Ministry of Finance developed a tracking system which covered both public spending and aid. As a result, gender responsive budget allocation grew from 11% in 2007 to almost 22% in 2011, which contributed to improved public services for women and girls.

Climate change, a just transition and women’s economic rights

The biggest threat to our current economic system and indeed life on the planet as we know it is climate change. The most marginalised women and girls – subsistence farmers, those belonging to indigenous peoples and those on the move to escape natural disasters – are already paying a high price for a changing climate they did nothing to cause. Shifting to a climate resilient economy is an enormous challenge in a world in which 1.2 billion people are without access to electricity and more than 2.7 billion people are without clean cooking facilities. More than 95% of these people are either in sub-Saharan Africa or developing Asia, and around 80% are in rural areas.

The Paris Agreement as well as the Green Climate Fund, and the Climate Technology Center and Network set out the importance of gender equality in the fight against climate change and the transition towards a low carbon economy. It is imperative for a just transition process to not reinforce existing gender, as well as other inequalities, and to create decent work for women as well as reduce the time and drudgery involved in unpaid care and domestic work. This means that solutions need to take into account and remedy women’s challenges in accessing land, credit and extension services, the poor recognition of their role as farmers, and their overlooked contribution to food security and environmental protection.

Securing women’s land rights in the face of climate change in Zimbabwe

Patriarchal norms and a dire economic situation exacerbated by climate change pose multiple threats to the economic security of rural women in Zimbabwe. Women and Land in Zimbabwe is a women led organisation working to educate and organise rural women to learn about their rights, improve their access to land and strengthen their participation in land governing structures. Women farmers make an enormous contribution to the country’s GDP as they provide around 70% of agricultural labour but, since they do not own land, their work is invisible. While women struggle to get their land rights and their labour recognised they also face loss of land for food production to extractive companies and other mega projects. For Women and Land in Zimbabwe, grassroots education and facilitating women’s collective action is a crucial step towards improving the economic rights of rural women in Zimbabwe.
Areas for priority action

Interventions to realise women’s economic rights need to seek structural change in the way our economies run as well as improving opportunities and conditions for women. These recommendations, enshrined in international instruments, are urgent and feasible, and would set in motion substantial change towards the realisation of women’s economic rights and gender equality.

**Decent work**
- Governments should promote and enforce labour regulations, including freedom of association (the right to be in trade unions) and collective bargaining and living wages.
- Governments should generate decent work for women by investing in care and health services.
- Governments should ensure that a just transition towards low carbon economies generates decent work for women as well as redistributing their burden of unpaid care and domestic work.
- Governments should support the proposed legally binding instrument to hold transnational corporations accountable for human rights violations and the proposed ILO convention on gender based violence in the world of work.

**Making the economy work for women**
- Governments should measure unpaid care and domestic work and include it in national accounts and measurements of GDP.
- Governments should commit to assess the impact of proposed economic policies have on gender equality and human rights and seek remedy in case of negative impacts.
- Governments should adopt progressive and gender-responsive tax regimes at national and global level to redistribute wealth and curb inequality.
- Governments should adopt universal systems of social protection that do not discriminate against women based on their employment patterns.
- Governments should adopt gender responsive budgeting to ensure adequate resources are invested to implement gender equality laws and plans by involving women’s rights organisations and feminist economists in the process.

**Advancing gender equality and women’s rights**
- Donors should increase flexible and long-term funding for women’s rights organisations, recognising the challenging nature of their work to shift social norms and transform gender relations in society and include specific support where requested for training in economic rights.
- Women’s rights organisations should engage in economic policy debates, investing where necessary in training and support for staff on feminist economics and advocacy.
- Governments and multilateral institutions should ensure they respect, protect and fulfill women’s economic rights, including promoting the participation of those women who are most affected by economic and social policies.
- The CEDAW committee should investigate governments’ economic policies, including trade, investment and fiscal policies, for their impact on the progressive realisation of women’s rights.

About Womankind Worldwide

Womankind Worldwide is a women’s rights organisation and part of the global women’s movement. We have been contributing to positive changes to the rights of women since 1989, working with hundreds of women’s rights organisations globally. We have supported over 18 million women and their families to change their lives and their communities and influenced governments and other decision-makers to commit to ending violence against women, enable women to gain economic independence and ensure women’s voices are heard.