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> | PREPARATIONS FOR THE FOURTH WORLD CONFERENCE ON WOMEN: ACTION |
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| FOR EQUALITY, DEVELOPMENT AND PEACE: REVIEW AND APPRAISAL OF |
| THE IMPLEMENTATION OF THE NAIROBI FORWARD-LOOKING STRATEGIES |
| FOR THE ADVANCEMENT OF WOMEN |
| Second review and appraisal of the implementation of the Nairobi |
| Forward-looking Strategies for the Advancement of Women |

Report of the Secretary-General

Addendum
II. CRITICAL AREAS OF CONCERN
F. Inequality in women's access to and participation in the definition of economic structures and policies and the productive process itself

1. The Nairobi Forward-looking Strategies for the Advancement of Women envisage a wide range of measures to increase women's access to and participation in the economy. They stress women's equal right to work and to receive benefits, including maternity benefits and the right to return to work. Employment was one of the three sub-themes of the United Nations Decade for Women and the Forward-looking Strategies set out a series of measures to ensure equal employment opportunities (paras. 132-147). They include the importance of enabling women to obtain "jobs involving more skills and responsibility, including those at the managerial level". They recommend changes in the structure of work that would allow women and men to reconcile productive and
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reproductive responsibilities. They call for the elimination of all forms of discrimination in employment, including in wages, and for breaking down genderbased occupational segregation. They call for the recognition of the contribution of older women.
2. The Forward-looking Strategies emphasize that women's economic independence is a necessary condition for their advancement. They assert that "economic independence is a necessary precondition for self-reliance" (para. 113) and that it is necessary to seek the participation of women as equal partners with men in all fields of work, equal access to all positions of employment, equal opportunities for education and training, and the protection of women at work and to recognize the need for women to be highly productive producers and managers of political, economic and social affairs. However, the Strategies make no direct reference to the importance of women's participation in economic decision-making. In some chapters, passing references are made to women managers and women entrepreneurs under the objectives of equality and development.
3. Discrimination promotes an uneconomic use of women's talents and therefore wastes the valuable human resources necessary for development. Ultimately, it is recognized that society is the loser if the talents of women are underutilized as a result of discrimination. Exclusion of women from policymaking and decision-making also makes it difficult for women and women's organizations to include their preferences and interests in the largely maledominated decisions on economic policies.
4. In examining the progress made, the first review and appraisal concluded and recommended: 1/
"5. Women have always been an important part of the workforce and their role will continue to grow with development, industrialization, economic necessity and the expansion of women's access to the economy. In most countries, however, the participation of women and men in the economy continues to be unequal, characterized by job segregation, insufficient training opportunities, unequal pay for work of equal value, inadequate career prospects and lack of full participation in economic decisionmaking.
"Recommendation IV. Governments, non-governmental organizations and private-sector enterprises should take special measures to increase the proportion of women involved in economic decision-making, including studies on the incidence of women in such positions in the public and private sectors, the promotion of training programmes, analysis of alternative policies to provide women with careers leading to economic decision-making, and the adjustment of national legislation.
"The United Nations should study the incidence of women in economic decision-making world wide, analyse innovative national programmes to increase the proportion of women in economic decision-making positions and publicize the results, within existing resources.

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"Recommendation V. Governments and other appropriate parties should make efforts to increase the number of women in paid employment, including the adoption of measures to eliminate sex segregation in the labour market and to improve women's working conditions. Governments and other appropriate parties should collect, maintain and improve statistics showing the relative remuneration of women and men. They should renew their efforts to close the gap between women's and men's pay, possibly by 1995, and take special measures to address the principle of equal pay for work of equal value. They should also take concrete steps to measure the economic value of women's unpaid work with a view to taking it into account in national policies by 1995.
"The United Nations system should complete work on methodological aspects of measuring pay inequities between women and men, unpaid work and work in the informal sector and should publish studies of countries where such measurements have been made.
". . .
"10. An economic environment of growth with equitable distribution, both at the national level and in the international economic system, is essential, as is the recognition of women's full participation. The feminization of poverty reflects the underlying structural problems faced by women in the midst of economic change. Prevailing economic policies at the national and international levels have frequently failed to take into account potential negative effects on women or women's potential contribution and have accordingly not succeeded.
"Recommendation VII. In order to help revitalize economic growth, international economic and social cooperation, together with sound economic policies, should be pursued. Structural adjustment and other economic reform measures should be designed and implemented so as to promote the full participation of women in the development process, while avoiding the negative economic and social effects. They should be accompanied by policies giving women equal access to credit, productive inputs, markets and decision-making and this should be incorporated fully into national economic policy and planning.
"The international development strategy for the fourth United Nations development decade should take full account of women's contribution and potential and this should be an important part of monitoring its implementation. Relevant organizations of the United Nations system should continue to examine the effects of national and international economic policies on social progress, in particular the condition of women in developing countries.
"11. The incorporation of women into the labour force has occurred on a scale unimaginable 30 years ago. Nevertheless, given unfavourable economic conditions in developing countries, the majority of women remain or are increasing in number in the informal sector of the economy.
"Recommendation VIII. Governmental policies, non-governmental action and international cooperation should be directed towards supporting programmes to improve the living conditions of women in the informal sector.
"These programmes should contribute, among other things, to the incorporation into the informal sector of appropriate technologies which could increase production in that sector and make domestic and international markets more accessible. Women in the informal sector should be encouraged to organize themselves so that they know their rights and are able to obtain the necessary support to exercise them.
"Appropriate organizations at the international level should gather more detailed and accurate information related to women in the informal sector in order to identify the most efficient measures to ameliorate their condition.
". . .


#### Abstract

"19. Urbanization, migration and economic changes have increased the proportion of families headed by women and the number of women entering the labour force. These women have experienced increasing difficulties in harmonizing their economic role with the demands on them to provide care for children and dependants. The double burden, rather than being reduced by greater sharing between spouses, has increased. Unless it is reduced, women will not be able to play their full and fair role in development. "Recommendation XVII. Governments and other appropriate bodies should, by 1995, establish social support measures with the aim of facilitating the combination of parental and other caring responsibilities and paid employment, including policies for the provision of services and measures to increase the sharing of such responsibilities by men and women and to deal with specific problems of female-headed households that include dependants."


## 1. Growth in female employment

5. During the past decade, female participation in the labour market has grown at an average of 10 per cent in all the regions of the world, twice the rate of their male counterparts. Women's representation in the economically active population increased considerably from 1970 to 1990 (see table II.F.1).
6. In most parts of the world, women are no longer a "reserve" labour force; women are increasingly becoming the workers who remain economically active throughout their working lives. The trend towards increased female participation in the labour force is a stable one, occurring at the same time as the economic activity rates for men have been falling.
7. In the countries belonging to the Organisation for Economic Cooperation and Development (OECD), there were 169.4 million women in the labour force in 1992, some 33 million more than in 1980. The economic participation of women grew by

Table II.F.1. Average ratio of women to men in the economically active population, 1970-1990, by region
(Number of women for each 100 men)

| Region | 1970 | 1980 | 1990 |
| :--- | :---: | :---: | :---: |
| Africa | 39 | 58 | 71 |
| Latin America and the <br> Caribbean <br> Western Europe and others <br> Asia and the Pacific | 35 | 48 | 62 |
| Eastern Europe | 28 | 42 | 72 |
| World | 79 | 81 | 85 |

2 per cent per annum, twice the rate of that of men, whose participation rate has been falling. In the United States of America, Canada, Denmark, Finland, Norway and Sweden, women make up almost half of the labour force. Female employment has grown faster than the growth of the female labour force.
8. In Central and Eastern Europe, during the process of transition, female labour force participation has remained high. In spite of the economic decline, the participation of women in the labour force, especially women between the ages of 20 and 49, has not declined more than that of men. The labour force surveys conducted by the International Labour Organization (ILO) in the Russian Federation have found that, in the first phase of employment restructuring, women's share of employment in industry actually increased because they were inclined to keep their state sector jobs longer than men. In the transition economies in Asia, the proportion of the female population that is economically active has increased. In China, for example, the increase was from 49 per cent in 1980 to 54 per cent in 1990 .
9. In the developing countries, conceptual and methodological constraints and conventional labour force definitions and statistical systems still do not adequately reflect women's productive work in the non-market economy, as producers in subsistence agriculture and in the urban and rural informal sector. However, in spite of the fact that much of the work done by women continues to be invisible, official statistics also confirm the increase in the female share of the labour force. For example, in Latin America and the Caribbean, the proportion of women in the labour force rose from 24 to 29 per cent between 1970 and 1990. In East and South-East Asia, women constitute 80 per cent of the workforce in the export-processing zones. In Africa, unofficial research data indicate high participation rates for women, who account for most of the food producers and those engaged in small-scale trading.

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10. Gender differentials diminished between 1980 and 1990, with patterns varying between regions and countries. In spite of these differences, the number of women in the workforce increased almost continuously between 1970 and 1990. Countries that initially had the lowest rates of participation tended to experience the highest rates of increase. Women aged 15 and over currently make up about 41 per cent of the world's labour force. 2/

## (a) Demographic factors

11. Demographic factors must be taken into consideration when examining trends in productive employment. ILO predicts that the workforce will grow from 2.4 billion persons in 1990 to 3.2 billion in 2010 , a 35 per cent increase. The growth will take place disproportionately in most developing regions, with very little growth in the developed countries. It is estimated that the workforce in countries like Pakistan and Mexico will grow at about 3 per cent a year in the coming years. In contrast, growth rates in the United States of America, Canada and Japan will be lower, and in most of the European countries they will perhaps decline.
12. Predictions also indicate that women will enter the workforce in greater numbers, especially in most of the developing countries, where relatively few women have been absorbed to date. An increase is not expected in Europe, with the exception of the Mediterranean countries. Women will be responsible for maintaining rates of labour force participation in both developed and developing countries. These patterns are not only related to higher fertility rates in the developing countries but also reflect a growing trend of women leaving home for paid employment.

## (b) Changes in attitudes towards paid work

13. The increased activity of women of reproductive age - 25 to 49 years - is another contributing factor to the higher rate of participation of women. Experience during the period 1980-1990 shows that women in this age group, as had been the case in 1970, were primarily responsible for the growth in the workforce in the European Union countries. This demonstrates a major change in social attitudes about the participation in the labour market of women of reproductive age.
14. Between 1984 and 1991, the average rate of participation of women with children increased from 50 per cent to more than 60 per cent in the European Union countries. The rate also increased for childless women, from 71 to 75 per cent over the same period. In Spain and Portugal, activity rates for women with and without children doubled between 1987 and 1991. The same phenomenon was noted in Latin America.
15. In the developing countries, the effect of women's changing attitudes towards work has received relatively little attention from researchers, although women are increasingly involved in economically productive activities. Increased communication systems reaching into remote, isolated areas, expanded education opportunities, changing family patterns, extensive migration and explosion of urban environments have affected the labour markets. Urbanization, industrialization and migration contributed to increased numbers of women
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working outside the home. In these countries, the percentage of women in the paid labour force increased from 28 per cent in 1950 to 41 per cent in 1993.
16. The Human Development Report, 1993 provides indicators of females as a percentage of males in the labour force in some countries of Asia. There are high rates of participation in many countries, for example, Singapore (64 per cent), Thailand (88 per cent) and Mongolia (83 per cent).
17. Declines in female rates of participation are anticipated in sub-Saharan Africa, while increases are expected in North Africa and in Latin America and the Caribbean. This may be related to patterns of emigration of the female labour force to other regions.
18. Obstacles to increased rates of participation by women remain. Non-sharing of responsibilities in the family and the lack of social services in both developed and developing countries pose serious problems. The majority of women must combine economically productive work with the care of their children, or of disabled or elderly people. The burden of this responsibility restricts the options for women.

## 2. Employment structure and women

19. There are gender differentials in rates of participation in sectors and occupations, although women's participation is increasing in those sectors that have the highest rates of growth. For the period 1970 to 1990 , the rate of participation of women approached that of men in professional and technical and administrative and management occupations. The ratio of women to men in those occupations increased considerably in all regions, except in Eastern Europe where, in 1970, the ratio of women to men was already high (see table II.F.2).

Table II.F.2. Average ratio of women to men in professional and technical and administrative and management occupations, 1970-1990, by region
(Number of women for each 100 men)

| Region | 1970 | 1980 | 1990 |
| :--- | :---: | :---: | :---: |
| Africa | 19 | 40 | 56 |
| Latin America and the | 50 | 82 | 85 |
| Caribbean | 45 | 60 | 72 |
| Western Europe and others | 28 | 42 | 48 |
| Asia and the Pacific | 79 | 81 | 85 |
| Eastern Europe | 37 | 52 | 62 |
| World |  |  |  |

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20. Global trends confirm that women are entering professional and technical occupations in large numbers (see table II.F.3). Rates increased from 11.94 per cent of working women in 1970 to 13.17 per cent in 1990 . The proportion of women professionals is particularly high in Latin America and Eastern and Western Europe, closing the gap between men and women.

Table II.F.3. Occupational category by sex, 1970, 1980, 1990, global perspective
(Percentage)

| Occupational group | 1970 |  | 1980 |  | 1990 |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | Women | Men | Women | Men | Women | Men |
| Professional and technical | 11.9 | 5.6 | 11.8 | 6.6 | 13.2 | 8.2 |
| Administrative and management | 0.8 | 2.1 | 0.3 | 2.5 | 1.8 | 3.2 |
| Clerical | 10.8 | 5.9 | 11.8 | 5.7 | 13.3 | 6.5 |
| Sales | 7.8 | 6.0 | 0.9 | 5.3 | 9.9 | 7.2 |
| Service | 18.3 | 5.9 | 13.6 | 6.2 | 14.6 | 6.8 |
| Agriculture | 27.0 | 33.5 | 29.1 | 32.7 | 24.7 | 28.0 |
| Production | 14.5 | 32.1 | 29.7 | 29.7 | 12.6 | 31.7 |
| Not classified, unemployed | 6.1 | 6.3 | 9.5 | 7.5 | 9.0 | 7.5 |

21. Shifts in female participation in the labour force between 1970 and 1990 should be noted. Women's employment in the traditional service sector declined during the period, corresponding to the increase in the clerical, professional and technical sectors. There was an increase in women's employment in the production sector between 1970 and 1980 and a decrease from 1980 to 1990. The decline in women's and men's participation in agriculture is also evident.
22. In Africa, the ratio of women to men in agriculture grew from 68 to

71 per cent. In Latin America and the Caribbean, the ratio increased from 16 to 19 per cent, in Western Europe from 42 to 54 per cent and in Asia from 45 to 47 per cent. There was a decline in the ratio of women's to men's participation in agricultural employment in Eastern Europe, from 105 to 84 per cent. Eastern Europe has by far, the most equal rates of participation for women and men in agriculture (see table II.F.4).

# Table II.F.4. Average ratio of women to men in agriculture, 1980-1990, by region 

(Number of women for each 100 men)

| Region | 1980 | 1990 |
| :--- | :---: | :---: |
| Africa | 68 | 71 |
| Latin America and the Caribbean | 16 | 19 |
| Western Europe and others | 42 | 54 |
| Asia and the Pacific | 45 | 47 |
| Eastern Europe | 105 | 84 |

23. When comparing the distribution of occupations between the female and male economically active population, a different picture arises. According to table II.F.3, the world-wide trend between 1980 and 1990 was towards a decrease in agricultural employment. Globally, 32.7 per cent of the male labour force was employed in agriculture in 1980 and 28.0 per cent in 1990. For women, the rates were 29.1 per cent in 1980 and 24.7 per cent in 1990. Asia and Africa still have the greatest number of people employed in this sector.
24. There were more men than women employed in the production sector in 1990, with 31.7 per cent of men against 12.6 per cent of women. A large decline in the proportion of women working in this sector occurred between 1980 and 1990, from 29.7 to 12.6 per cent (see table II.F.3). Economies in Asia and Africa tended to employ an increasing number of women in the production sector between 1970 and 1980. In Latin America, female employment in production declined between 1970 and 1990. Despite improvements, the ratio of women to men working in this sector is low in all regions (see table II.F.5).
25. Other conclusions can be drawn from the available data. The effects of the increase in the level of education in the previous decades were reflected in the growing number of women employed in professional and technical occupations, primarily in services. Younger women and those with skills have been better received in the service sector. The increase in professional and technical positions in certain regions demonstrates this trend. Less educated women are likely to be in a disadvantageous position.
26. In the report of Indonesia it is noted that there has been a marked increase in women's employment in the non-agricultural sectors during the 1980s. However, the increase in female non-agricultural employment has been largely confined to trade and, to a smaller extent, to manufacturing and services. In manufacturing, the number of women per 100 men actually fell slightly, from 78 to 77.

# Table II.F.5. Average ratio of women to men in production, 1980-1990, by region 

(Number of women for each 100 men)

| Region | 1980 | 1990 |
| :--- | :---: | :---: |
| Africa | 16 | 27 |
| Latin America and the Caribbean | 19 | 24 |
| Western Europe and others | 17 | 20 |
| Asia and the Pacific | 25 | 21 |
| Eastern Europe | 34 | 45 |

27. Employment in manufacturing grew by 73 per cent between 1980 and 1990, but most of the new job opportunities were filled by younger women in urban areas. However, the growth in factory employment was even more rapid for males. This may be due to the fact that export-oriented industrialization policies have tended to favour larger-scale enterprises. By contrast, many traditional manufacturing industries, particularly those located in rural areas which are more numerous, more labour intensive and employ a larger proportion of women, especially during slack periods in the agricultural cycle, have stagnated under the pressure of increased competition. 3/ The pattern may change in the future. The establishment of the South and North Growth Triangles in the region covered by the Association of South-East Asian Nations (ASEAN), together with new export zones in other areas of Indonesia, can be expected to favour female employment. Policies to support the manufacture of handicrafts may also increase the employment of women in small-scale industries.

## (a) Segregation in employment

28. In both developed and developing countries, gender-based segregation by occupation remains very high. Growth in the female share of the labour market has not had a significant impact on the mechanism of segregation.
29. The 1993 Employment Report of the Commission of the European Union states that the results of the past decade are a kind of paradox. In all 12 countries, at a time when the extent of men and women's involvement in the labour market has become more similar, inequalities in employment still exist. Market segregation has persisted in the type of work done as well as in the sectors in which expansion of work undertaken predominantly by women has occurred.
30. In Asia, where the feminization of employment is a fact and where employment has grown faster for women than for men, gender-based differentials also exist in most countries. Women's employment grew in manufacturing, services and trade, but the majority of women in the region are absorbed in subsistence agriculture as unpaid family labour and unskilled agriculture labour.
31. The 1993 report of the Economic Commission for Europe (ECE) network on the situation of women in the labour market demonstrates that rising female participation throughout the European Community has not reduced and is not likely to reduce occupational segregation and labour market inequality by gender. No evidence was found to suggest that higher female participation in the labour force or higher levels of economic development would reduce segregation. Over-representation of women in service and clerical work was not evident in some other countries, and the number of women in professional occupations was as high, if not higher, in some developing countries.
32. Even the very high participation rates of women in the Eastern European countries has not led to an integrated labour market. Women in Eastern European countries were concentrated in female occupations and underrepresented in science, technology and leadership positions.
33. Occupational segregation is likely to remain a persistent characteristic of all labour markets, and a characteristic that needs to be taken into account in all types of employment analyses. Despite the broadly similar patterns of occupational segregation, there were sufficient differences between countries to suggest that social, cultural and labour market forces within each country play an important role in shaping the form and degree of segregation.
34. If the distribution of women's employment is considered by seven major occupation groups - professional and technical, administrative and managerial, clerical, sales, services, agriculture, and production - it can be noted that women are concentrated in clerical, services and professional and technical occupations. In Chile, where women made up 30.5 per cent of the labour force in 1991, they represented 51.3 per cent of service workers; in Canada, where women made up 45.3 per cent of the labour force, they represented 55.7 per cent of professional and technical workers, 80.7 per cent of clerical workers and 56.6 per cent of those in services.
35. Country differences persist in the extent of feminization of many clerical and service jobs, differences associated with social and cultural organization, industrial structure, union organization, the prevalence of part-time work and labour market organization, among other factors. Women are particularly likely to remain excluded from certain service occupations, where the job has retained its craft and skilled status or where men are still interested in maintaining access to service or clerical careers.
36. The prospects for the future, without major new policy initiatives, are a continuation of the dual trend towards the greater integration of women into higher-level jobs and the increasing concentration of the remaining female labour force in lower-grade and highly feminized sectors. These trends will not remove the problem of inequalities between the sexes in the upper echelons of the labour market; they will, however, add the problem of increasing inequalities within the female workforce itself.
/ . .
(b) Service sector
37. In the 1980s, the service sector began to attract women in many regions and countries. In the OECD countries, for example, most of the new jobs created during that period were in services and benefited women. Women's employment in the service sector world wide grew more rapidly over time than that for men. This accounts in large part for the overall increase in the growth of female employment in the past decade. Studies show that countries with the fastest growth in female employment have combined public sector activities with business and financial services.

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\text { Table II.F.6. } \frac{\text { Average ratio of women to men in services, }}{\underline{1980-1990, ~ b y ~ r e g i o n ~}}
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(Number of women for each 100 men)

| Region | 1980 | 1990 |
| :--- | ---: | ---: |
| Africa | 55 | 75 |
| Latin America and the Caribbean | 156 | 184 |
| Western Europe and others | 206 | 200 |
| Asia and the Pacific | 49 | 68 |
| Eastern Europe | 32 | 31 |

(c) Atypical and/or precarious employment
38. Over the past decade, in both developed and developing countries, economic processes caused a situation that resulted in the limited creation of stable, full-time jobs. The majority of newly created jobs have tended to be atypical. As it turned out, these atypical employment patterns correlate with the feminization of the labour force. According to ILO studies, an increasing number of women are entering small and medium-sized enterprises in the informal sector, are taking part-time or temporary jobs or are engaged in teleworking, subcontracting or self-employment. Some women are taking such jobs because of flexible hours, which make it convenient for them to reconcile work and family responsibilities. However, for growing numbers of women, part-time or temporary work is not voluntary.
39. Although there has been some progress in the industrialized countries, especially in the public sector, in extending social protection to part-time workers, on the whole, part-time and other non-standard forms of employment are accompanied by low pay, lack of rights, no opportunities for training and no promotion prospects. Part-time employment is concentrated in the service sector, where the majority of workers are women. Therefore, it is not surprising that the majority of part-time workers are women. In the OECD countries, women constitute between 65 and 90 per cent of part-time workers. In 1991-1992, 62 per cent of all women workers were employed on a part-time basis
in the Netherlands and more than 40 per cent in Australia, Norway, Sweden and the United Kingdom. In Spain, some 38 per cent of all female workers are temporary, as compared to 29 per cent of employed men. The proportion of women among home workers range from $90-95$ per cent in Germany, Greece, Ireland, Italy and the Netherlands, to 84 per cent in France, 75 per cent in Spain and 70 per cent in the United Kingdom. 4/
40. In Africa, women tend to be concentrated in small-scale, under-capitalized, low-productivity market trade and personal service activities. In West Africa, women make up between 60 and 80 per cent of the urban labour force in trading and dominate in small-scale trading.
41. In Latin America, there is a growing incidence of part-time employment among women. In Asia, women commonly dominate in hawking and trading activities. According to ILO studies, there has recently been an increase in women's involvement in micro or small-scale production activities and home-based activities, as self-employed or piece-rate workers. In Indonesia, for example, more than one fifth of all women in the workforce are in trading, although this is the least lucrative of the self-employment activities.

## (d) Unemployment

42. The growth in female employment that occurred during the past decade did not generate a corresponding drop in unemployment. The creation of jobs and steady unemployment coexisted. Though more men than women are openly unemployed because of their larger numbers in the labour force, women's unemployment rates tend to be higher than those of men. In the majority of the OECD countries, women's unemployment rates exceed those of men. In 1992, the recorded unemployment rate for women in Europe was 11.5 per cent as compared to the overall rate of 9.9 per cent. 5/ Such conclusions are based on the definition of "unemployed", which includes the following criteria: being without work, having looked actively for work in a recent period, and being available for work almost at once. This definition is restrictive, as it excludes part-time workers who want to work full-time, discouraged workers who say that job-search is fruitless, and those who need more than one or two weeks before they can start working. If all those factors were taken into account, the overall gap between female and male unemployment rates would only widen.
43. The transition in the Central and Eastern European countries increased unemployment among women. Loss of employment by women in those countries often means more than loss of income. Women in that region have achieved a high educational level and have been in the paid labour force for a long period of time. Only Hungary reported a higher unemployment rate for men than for women. In the Russian Federation, the share of women among the unemployed has reached a particularly high level, estimated at 70-80 per cent.
44. In Africa, the rates of open unemployment for women are often double those for men and have been rising, according to ILO observations. In Egypt, for example, the female rate of unemployment in 1991 was 27.8 per cent as compared to only 6.3 per cent for males.

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45. The same situation exists in the Asian and Pacific region. In Sri Lanka, for instance, the 1992 unemployment rate was 21.0 per cent for women as compared to 10.6 per cent for men. In Pakistan, the 1990-1991 unemployment rate was 13.8 per cent for women and 3.9 per cent for men in rural areas and 27.8 per cent for women and 5.9 per cent for men in urban areas.
46. If absolute levels of unemployment are considered, the gender gap is rather large in some Latin American and Caribbean countries. In addition, the mean period of unemployment is longer for women than for men - 11.2 months as compared to 8 months.
47. In most countries, the rate of unemployment has risen more for women than for men and the unemployment gender gap exists in every region. The largest increase was in Latin America. According to studies from Eastern Europe, female unemployment also rose in that region, with the exception of Hungary, where the position of women is strong in the service sector and women were not replaced by men in service activities. A lower rate of female unemployment appears in Africa and Asia. Although the ratio of unemployed women to men decreased in Asia, indicators show an increase of women listed as unclassified. 6/

## (e) Wage differentials

48. The principle of equal remuneration is included in the Convention on the Elimination of All Forms of Discrimination against Women, as well as in various ILO conventions and recommendations. Moreover, the ILO Convention concerning Equal Remuneration for Men and Women Workers for Work of Equal Value, 1951 (No. 100) has one of the highest ratification rates of all ILO standards. However, the gap between female and male earnings represents one of the most persistent forms of discrimination against women. The pattern of unequal remuneration is universal, although the level of inequality varies from place to place.
49. In industrialized countries, women receive $70-80$ per cent of the hourly pay rates of men. In India, Japan and the Republic of Korea, women receive about half the pay of men. According to ILO data for the manufacturing sector, contained in the 1990 Yearbook of Labour Statistics, the ratio world wide ranged from 50 to 90 per cent in 1990.
50. In Asia, the male-female gap is wider in manufacturing (64.8 per cent) and non-agricultural jobs (68.2 per cent), in Latin America and the Caribbean in non-agricultural jobs (68.7 per cent) and in Africa, in agriculture
(69.2 per cent), with a large decrease in women's wages in some cases. In Asia, the ratio of women's to men's wages in the non-agricultural and manufacturing sectors decreased from 91.5 to 68.2 per cent and from 72 to 64.8 per cent, respectively, between 1970 and 1990. In Latin America and the Caribbean, the income of women declined compared to that of men between 1970 and 1990, with the largest decline in production.
51. There were decreases in women's wages in the agricultural sector in some countries in Africa and in the manufacturing sector in Latin America and the Caribbean. These were related to the trend towards informalization in many developing economies experiencing recession and adjustment. Wages and salaries
from the formal sector are no longer sufficient to cover the basic needs of households in many countries. This has implications for women in terms of the additional pressure for them to work outside the home.
52. Increases in women's wages were noted in the non-agricultural sector in Africa, Western Europe and Eastern Europe, which demonstrate the advancement of women in the service sector. In Africa, the increase in the ratio of women's to men's wages was from 61.5 per cent in 1970 to 89.4 per cent in 1990 , in Western Europe, the ratio increased from 68.8 per cent in 1970 to 78.3 per cent in 1990 and in Eastern Europe, from 69.2 per cent in 1970 to 75.4 per cent in 1990.
53. In the manufacturing sector, over the same period of time, women's wages increased in Africa from 63.50 per cent in 1970 to 73.3 per cent in 1990 , in Western Europe, from 66.0 per cent in 1970 to 74.6 per cent in 1990 , and in Eastern Europe from 68.8 per cent in 1970 to 72.8 per cent in 1990.
54. The gap between wages paid to men and wages paid to women also exists in the 12 member States of the European Community. Between 1980 and 1988, it remained constant in several countries, whereas in others, some progress has been recorded. In the industrialized world, women earn from 50 to 80 per cent the amount that men earn. Several factors contribute to this phenomenon: women work more often in sectors where salaries are lower and where they have less access to senior positions. There are several theories to explain these factors; these theories are not mutually exclusive, but rather complement each other. Studies show that some of the discrepancies in wages between men and women can be explained by differences in training, professional experience and age. Other differences can be attributed to an unequal breakdown in sectors of activities, professions and training levels. Other differences are not explained and are the result of various forms of discrimination, direct or indirect.

## 3. Rural women

55. Women play important roles in agricultural production, comprising 67 per cent of the agricultural labour force in the developing countries. In sub-Saharan Africa, almost 80 per cent of all economically active women are in the agricultural sector. In Asia, in such countries as Indonesia, Malaysia, Nepal and Pakistan, women constitute about 40 per cent of the agricultural labour force, and in Sri Lanka, Thailand and Turkey, up to 50 per cent.
56. The most important change in the agricultural sector occurred with the introduction of cash crops, which took place in Africa and Latin America. These paid jobs were offered primarily to men, while women were left to cultivate food crops on increasingly marginal land. In addition, women are often not trained for such new activities and lack the basic resources that men have when they start to work in new areas.
57. Women produce 50 per cent of the food grown world wide; in Africa, they produce an estimated 70 per cent of the continent's food. In addition to crop production, rural women obtain food from many other sources. In many parts of
the world, women have the primary responsibility for food gathering from communal lands and forests in order to supplement family diets and income.
58. In most countries, livestock husbandry is also the responsibility of women. Although men often remain the owners and sellers of large livestock, the bulk of domestic labour related to animals is the responsibility of women. In Pakistan, for example, women are responsible for 60 to 80 per cent of the cleaning, feeding and milking of livestock.
59. Rural women tend to be consistently underserved and difficult to reach with development resources. Owing to the traditional division of labour and the persistent discrimination against women, even available scarce resources favour more men than women.
60. Rural women constitute the group that has benefited least from industrialization and urbanization and often tend to be the worst hit by the effects of rural-urban migration. While men are leaving for the cities to seek employment, women are left on their own in rural areas, assuming increased responsibilities in subsistence food production and for their families' wellbeing. Rural-urban migration in Africa, Asia and the Pacific and the Middle East is dominated by men. Only in Latin America and the Caribbean do women, especially those young and single, represent the overwhelming majority in migration flows to the cities. The main reason for rural women in Latin America to migrate to the cities is the lack of access to land and the mechanization of agriculture, as well as the presence of job opportunities in the cities, especially in textiles and food-processing, and in the informal sector, in domestic services and street vending.
61. In several countries of Asia, teenage and young women are increasingly joining the rural-urban migration. In the Philippines, for example, 7 out of 10 females employed in the service sector in urban areas are migrants.
62. In many parts of the world, agricultural policies have been translated into increased poverty in rural areas, with farming families needing to supplement their income through diversified income-generating activities, through migration to urban areas and through attempts to expand production by cultivating marginal land, and converting food crop land into cash-crop production. The impact on women varies from the need to fit additional work into an already full and tiring day, to taking on the agricultural work of an absent husband, to additional responsibilities on a husband's enlarged plot or new production scheme, to the loss of an independent income from her personal plot which has been taken over for family production.
63. The lack of adequate data on women's roles, both productive and reproductive, has contributed to the continuing under-estimation and undervaluing of rural women's contribution to economic production and growth. In addition, concepts and classifications commonly used for data collection do not reflect small-scale or subsistence agriculture, ignoring important parts of women's work and of overall economic production.

## (a) Access to and control of land

64. Gender asymmetries in access to land remain one of the main obstacles to the full participation of women in rural development. Inheritance practices, whereby land traditionally passes from father to son, reinforce male control of land. Although many developing countries have passed statutes legally affirming a woman's fundamental right to own land, in practice female control of land is rare. Indeed, reform measures have not been gender neutral and women have been excluded in varying degrees either legally or by de facto measures. Bestowing rights on heads of household, as for example, on land that was formerly held communally, has overridden a variety of former land inheritance patterns in some countries and reinforced discriminatory practices against women. Moreover, in many countries, there is no legislative provision for widowed, separated or divorced women.
65. Women typically farm small, dispersed or remote plots of fragmented land in which they have little incentive to invest or adopt new technologies. In most countries, land titles are registered in the name of the male heads of household and women do not have secure land tenure. The fact that women do not own land may mean that they cannot get access to agricultural support services, particularly credit and extension services where land ownership is a requirement or extension workers are reluctant to work with small, isolated plots.
66. The difficulties experienced by rural women in securing access to land are even greater for women heads of household. Review of land reform programmes in various countries indicates that, regardless of whether the sex of the beneficiary is specified by law, women heads of household seldom have access to land even when their productive activities call for it. Without title to land, those women lack the collateral necessary to obtain credit and may face difficulties in obtaining extensions.
67. The findings of the World Conference on Agrarian Reform and Rural Development (WCARRD) include the following points as issues critical to women's access to land:
(a) High population pressure and increased commercialization of agriculture result in less equitable distribution of land rights under communal tenure; women's land rights are often eroded;
(b) Growing population pressure has, for example, neutralized efforts to improve women's land rights in sub-Saharan Africa; women are managing smaller plots as the land quality deteriorates;
(c) Land redistribution programmes usually target the household unit, with little attention to the distribution of land within the household and to women's special needs;
(d) Land titling adversely affects poor rural women. Titles, usually registered in the names of male heads of household, diminish women's customary rights of land use and transfer. Consequences for women's traditional independent farming practices vary; they are often undermined, while intra-household gender disparities in income and decision-making increase. In
some cases in Africa, men take advantage of their greater control over land to redesignate land formerly cultivated by women as household land. This provides the opportunity to increase male demands for female household labour on malecontrolled household plots. In other cases, women receive smaller and less fertile household plots as their personal plots;
(e) The privatization of common property resources can have a disproportionately negative impact on poor rural women since fuel and fodder gathering are primarily female tasks. The same applies to materials for handicrafts, which are an important income-generating activity for rural women.
68. In spite of the negative prospects for rural women, national machineries have been successful in promoting innovative initiatives in some countries in the Indian subcontinent, Central and South America and West Africa. There has been a major policy change on agrarian reform in recent years, whereby women have often been defined as the beneficiaries, and granted the right to own land either jointly or with men. Legal changes are allowing a small number of women in various developing countries to take steps towards gaining access to and control over the land they farm.
69. The improvement of women's legal access to land is a basic prerequisite for the success of rural development policies. Activities that could be considered for the improvement of women's access to and control over land include legal literacy training for both women and men on women's rights, research on legislative reforms for rural areas, removing barriers to the effective implementation of existing laws, focusing on ways to improve women's participation in self-help and cooperative groups, enhancing productivity to create incentives for women to invest in the land they cultivate, and encouraging Governments to invest in women's labour and in meeting their needs.
(b) Access to labour
70. Command over labour resources is a factor that critically impacts on the real and potential productivity of women in agriculture. The amount of land they can cultivate is directly related to labour availability - their own, that of other family members and hired labour. The considerably longer labour hours of women and limited access to paid labour because of the lack of financial resources complicates the potential expansion of agricultural production even where women have traditional, and often seasonal, rights to husband's labour for such tasks as helping to clear their individual plots. Moreover, increasing rates of male out-migration imply that the availability of men, even for limited labour inputs, is reduced. The labour availability of young women is also declining as they migrate to urban areas in search of employment and improved lifestyles.
71. Women's access to land is dependent on their willingness to provide domestic labour and to help in agricultural and off-farm activities controlled by their husbands and senior family members. Men can mobilize the labour of wives and children in male-controlled productive activities, whereas women may only have access to daughters and younger sons. The need to draw on the labour of offspring may influence children's, especially girls', rates of school
attendance, and, in the longer term, impact on the perpetuation of poverty cycles.

## (c) Incorporation of sustainable development techniques into productive activities

72. The interrelationship between women, environment and development has been increasingly recognized. In most developing countries, food production is undertaken mainly by women, and therefore, issues related to food security, land rights and environmentally sustainable land-use practices are central to their lives. Gender imbalances in access to resources impact negatively on their ability to play vital custodial roles in sustainable environment practices.
73. Environmental deterioration has reached significant proportions over the past decade. The main causes are rapid population growth, increased pressure on land, deforestation, shifting cultivation and desertification. The depletion of forestry resources, in particular, has had a significant negative impact on women. Apart from their value as a productive resource, trees protect the quality of the soil and water and most tropical farming systems are unsustainable without trees as part of the system. Forests provide food, fodder and fibre - products that fall within women's responsibility. Small-scale enterprises dependent on forestry products are among the major employers of rural women, particularly the landless and resource poor.
74. It is essential to learn from rural women about conservation and management of the environment and to take their indigenous knowledge into account when developing concrete policies and projects. However, their often excessive utilization of natural resources is frequently stipulated by the lack of access to appropriate technology.
75. Rural women are in great need of labour-saving techniques, convenient and close access to water resources and the introduction of such collective facilities as community wood lots and grain mills.
(d) Access to appropriate and affordable technology
76. New agricultural technologies should be accessible, environmentally appropriate and preferably utilize local materials. They should maximize efficiency without threatening women's and men's jobs in the rural sector. New agricultural technologies include new crop varieties and breeds of livestock, and improved tools, cultivation methods, including consistent access to draught animals, and mechanization practices.
77. A review of projects over the past decade reveals that technology, if not carefully evaluated before introduction and use, can have unforeseen negative effects on women. In many parts of the developing world, the mechanization of agriculture, for example the use of tractors, has resulted in the masculinization of modern agriculture and the feminization of labour in subsistence agriculture or on family farms. Another unforeseen negative impact on women results from certain types of irrigation technology: although irrigation technology can increase crop production and make water more readily available to households and livestock, in some cases it can affect women

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negatively by increasing the time needed to transplant crops, weed and harvest. New technologies can also be too expensive for resource-poor rural women to buy. One way to solve this problem is to learn from the traditional practices of rural women and minimize the use of expensive technology. The upgrading of traditional food-processing techniques can be undertaken without resorting to expensive technology.
78. Rural women have a rich traditional knowledge of the production, processing storage and nutritional characteristics of a wide range of crops and wild plants, methods of soil conservation and enrichment, and issues related to the rearing of livestock. Such stores of knowledge must be tapped.

## (e) Credit and financial services that address rural women's unique situations

79. Among the barriers to women's access to credit and financial markets are the assumptions that women farmers do not make cropping and input decisions even when they are heads of household, that their primary involvement in subsistence production limits the time they can devote to market-oriented activities, that they pose a high credit risk and that they can absorb only small loans which carry high administrative costs for financial institutions. Comprehensive programmes of agricultural or seasonal credit which provide for group guarantees sometimes fail to extend credit to poorer women and men because of the fear that group guarantee mechanisms will be jeopardized by the risk associated with the inclusion of poor subsistence farmers. Moreover, women have limited access to cooperatives and other organizations through which credit may be channelled to farmers.
80. Women's access to credit is often limited by their lack of proper education, as they often do not know the appropriate procedures, as well as lack of collateral and the distant location of credit facilities. In the vast majority of cases, they must rely on their husbands and male relatives, or on money-lenders who tend to charge high interest rates. On the whole, banks have tended to underestimate the productivity of women farmers and their ability to repay loans. The marketable surplus that often results from subsistence production is not taken into account nor is the fact that productivity-enhancing inputs can increase the volume of this marketable surplus.
81. The extent of the barriers to rural women's access to credit and financial services is perhaps best exemplified by the proportion of multilateral bank loans to agriculture and rural development that reach them: in 1990, US\$ 5.8 billion was allocated to agriculture and rural development in the developing countries. Of this figure, 5 per cent reached rural women even though they grow more than 50 per cent of the food in the developing world and have repayment records that are usually higher than those of men. Women's World Banking, with affiliates in 44 countries, has recorded a 97 per cent repayment rate for women in Africa.
82. Credit is essential for women to obtain vital agricultural inputs such as seeds, fertilizers and pesticides, as well as to buy tools, procure animal draught power, hire extra labour, construct irrigation systems and take soil and water conservation measures. Credit availability is not a sufficient condition for the guarantee of sustainable improvement in women's conditions.
83. Provision of credit must be accompanied by appropriate technological advice and training, as well as applied research, in particular in sectors in which women are involved, including traditional food crops such as cassava, cowpeas, sorghum, millet, plantain and sweet potatoes, which provide up to two thirds of family nutrition, small livestock and poultry and home vegetable gardens.
84. Efforts to provide credit to rural women must begin with an examination of local conditions to determine the most effective mechanisms of reaching the poorest women. Provision should be made for training components, as well as strategies that replace the collateral requirements of financial institutions. Moreover, cognizance must be taken of the diversity of rural women's production activities which have seasonal components and include capital requirements for small investments as well as working capital to support market-oriented production and trading activities. Also, the mix of infrastructure, extension, training and marketing support must be carefully targeted to meet rural women's needs in subsistence and market-oriented activities. Assistance must be provided to rural women to ensure the channelling of resources to systems and subsystems for which they are responsible in order to avoid the diversion of resources to production dominated by male members of the household.
85. Staff of financial institutions should be trained to understand both the productive and the reproductive roles of women and identify modes for matching these needs with credit availability. The special needs of women farmers must be carefully identified. This includes, for example, the need to hire help during periods of labour shortage, food processing, forestry products transformation, purchase of inputs for reforestation programmes, or the organization of fish marketing infrastructure.
86. Policies of financial institutions can be enhanced to increase rural women's access to financial services and technical assistance through such schemes as promoting the design of plans of action for increasing women's access to financial services; encouraging documentation and exchange of experience among financial institutions on innovative credit schemes that provide easier access to rural women; development of options for financial services, technical assistance, training and resources with special attention to rural women's needs; and establishment of closer links with women bankers in those financial institutions that receive loans from international organizations. Creating and strengthening linkages between banks, government-sponsored seasonal credit programmes and village-based savings and credit groups are important means of increasing the availability of credit to poor rural women.
87. The impact of credit availability can be dramatic, both on family wellbeing and on the community at large. Apart from the economic advantage of increased productivity and higher income, the increase in women's earning power has a tremendous effect on their self-confidence. Increased self-esteem has often led women to enrol in education programmes and insist on having a greater role in community activities - initiatives that previously they would never have considered.

## (f) Appropriate extension services and training

88. The needs of women farmers have generally been overlooked in the provision of extension services. Although women represent up to 80 per cent of the food producers in some countries, they receive only 2 to 13 per cent of extension services. Only 5 per cent of extension organizations' time and resources are allocated to women world wide and only 13 per cent of extension workers world wide are women.
89. The effective delivery of extension services to women farmers entails ensuring the availability of complete and correct information on women producers in the region, seeking ways to overcome restrictions on the interaction and interrelationships between rural men and women, making extension services useful to women as well as to men, identifying ways to provide extension advice to female producers through working with women only, as well as with mixed groups, taking extension activities to women's work sites and adapting approaches to fragmented patterns of women's time allocation.
90. Extension services are often not effective in reaching women because information is geared to male producers' needs in cash cropping and is often not applicable to subsistence crops and livestock, which may be women's concerns. Modes of communication and organization of extension information may be inappropriate for rural women of varying and usually low levels of educational attainment and literacy, and scheduling of activities may fail to take account of women's fragmented time allocation schedules.
91. Extension service objectives may not be realized and communities harmed when training and inputs are given to male farmers to increase cash-crop production without corresponding attention to women farmers to grow food crops. Such oversights can contribute to a decrease in food production and, by extension, increased malnutrition within communities.
92. The link between extension services and research should be improved to ensure that gender-sensitive research findings are incorporated into extension programmes and that rural women's production-related needs are being addressed. The provision of appropriate technology that is both labour- and energy-saving should be based on research and communication with targeted populations. Such technology should cover the range of activities in which women farmers, producers and processors are engaged to alleviate the constraints they face and to meet their production objectives.
93. Research and data-collection requirements include addressing gender concerns in baseline surveys and questionnaires and conducting genderdisaggregated needs assessments prior to the commencement of activities. The collection of gender-disaggregated data on agricultural activities and constraints are required for use in the design, implementation and monitoring of extension activities as are intra-household analyses and time-use studies.
94. Extension systems should identify gender specificities in their work, pay attention to women producers and processors' extension needs and constraints, modify extension messages for their delivery, make their monitoring and evaluation system more participatory, evaluate results and problems according to
gender and feed the information back to men and women. Areas of intervention should be prioritized according to the needs of women and men farmers.
95. Strategies should be identified for the number of women extension agents. Constraints to increasing women's enrolment in lower, middle and higher agricultural educational institutions should be examined and strategies formulated for overcoming the constraints. Gender-sensitive training should be provided for male agents to enhance the understanding of the needs of women farmers. Efforts to increase the pool of women extension agents should include retraining agents in other fields in skills required to service women farmers, equalizing the status of female and male agents through equal training and employment conditions and increasing the involvement of local women as para-extension staff.

## 4. Participation of women in economic decision-making

(a) Incidence and trends
96. The increase in women's role in the economy, the growing recognition of their contribution to development and the changes that have already occurred in women's access to education in many regions of the world, as well as the progress made in diversifying their fields of study, has not been reflected in their participation in economic decision-making.
97. The rate of participation of women managers world wide at all levels is far below their rate of participation in the labour market. There is a clear concentration in some sectors and activities; the presence of women at the senior levels is low and at the junior and middle levels of management, it is medium to high. In general, the higher the level of decision-making, the lower the level of women's participation. Even female-dominated sectors are often managed by men. However, there is some indication that changes are occurring. The number of women managers is expanding as a result of improved access to education and the longer presence of women in the labour market. This, in turn, is linked to a higher age at marriage and to low fertility. Women managers are concentrated at the junior and middle levels of management and are trying to expand their career path. Some countries estimate that even with the influence of the above-mentioned factors (education and then longer presence in the labour market), the rate of increase is slow in comparison with other achievements in the fields of education and employment. Reports from the European region suggest that the level of women managers is higher in private enterprises than in the public sector.
98. Almost every country reported an increase in the number of women entrepreneurs. Although in many developing and developed countries, the number of enterprises owned by women is growing faster than that owned by men, they tend to be concentrated in activities with lower rates of return, and face difficulties in expanding their activities. For example, in China, women represent one third of the 14 million persons self-employed. However, their income lags behind that of men because of the size of the enterprise and the type of business, which typically includes low-paying industries and trades.

However, as women are beginning to enter into higher technical and professional industries, the income gap is narrowing.
(b) Main obstacles identified for women managers
(i) Access to third-level education and training
99. One of the major obstacles to the increase in the proportion of women managers in Asia and Africa is the unequal access of girls and women to education, particularly to third-level education. In other regions, the inequality in access to third-level education has almost been eliminated. However, there are problems concerning the quality of education in certain subjects. Moreover, technical and vocational training is still male-dominated in all countries reporting. Lack of counselling and career guidance for girls and boys has also been cited as a contributing factor in maintaining traditional fields of studies for women and men.

## (ii) Women's career choices

100. Educational background has a certain impact on the choice of career. Most countries report that women are still inclined to choose careers in traditionally female occupations. Careers in the humanities, the arts, teaching, the social services and tourism are among women's "preferred" careers, while in most countries, men receive 90 per cent of the diplomas in the technical areas. A typical pattern reflected in some reports is one of women gaining entry into administrative jobs, usually having a humanities-oriented rather than a technical background, and this leads to a lack of confidence in women's effectiveness, particularly in the manufacturing sector.

## (iii) Administrative rules and recruitment procedures

101. Examples of discrimination based on gender roles implied in administrative rules and procedures were presented by Governments when referring to recruitment techniques and selection interviews when women apply for non-traditional jobs. Some systems such as the career-tracking system, lead to different personnel management for men and women, when different task distribution is given to men and women with the same qualifications. Others referred to governmental training programmes that train women in traditional occupations. Some countries reported that the gender of the candidate was a factor in recruitment.

## (iv) Factors for promotion

102. In most countries women are concentrated in jobs with horizontal mobility. Women are perceived as less interested in upgrading their qualifications and careers and are less able to take advantage of company training. Some reports refer to the fact that men form the majority of those selecting managers and usually discriminate against women. Scoring methods used for promotion could provide a major barrier for women. Concern was expressed that as assessment techniques become more sophisticated and complex, it will be increasingly difficult to challenge potential sources of discrimination.

## (v) Corporate culture

103. Attitudinal discrimination is part of the corporate culture and this is still strongly biased against women; for example, it was reported that men as spouses do not provide the emotional back-up that a professional woman needs; that different assessments are given to women and men candidates; that few women or men wish to work for a woman; that there is a lack of solidarity among women; and that there is direct discrimination by men in denying women promotion to top posts. However, there is no specific reference to sexual harassment.
(vi) Work and family responsibilities
104. Countries were unanimous in their position that the burden of family responsibilities fell on women and that there was an absence or insufficient sharing of family responsibilities by men and by society as well, while at the same time, women were expected to fulfil their productive and reproductive roles. The lack or inadequacy of day-care centres was the most-cited obstacle.
(c) Main obstacles identified for women entrepreneurs
(i) Lack of equal access to economic resources, such as land (urban and rural)
105. In most countries, there is no legal impediment to women's equal access to land. However, in many countries, in particular those with more than one legal system, most land titles are in the name of the man, even if the property is jointly owned, and inheritance practices are often male-biased, contrary to the constitution or other provisions. An unequal distribution of land between men and women farmers is observed world wide. It is generally reported that men own more land or have greater assets than women.
(ii) Lack of equal access to credit
106. In most countries, because women do not have collateral or knowledge about the formal financial system, they face certain constraints relating to access to credit, and have to rely on informal sources of financing with high rates of interest. A number of reports also suggest that the main problem for women owners of small and medium-sized enterprises is financial management because of their inexperience in that area. Lack of credibility by formal financial institutions is also cited as a discriminating factor against women.
(iii) Non-existence or inadequate training in management and technical skills
107. There are few opportunities for women to be trained in management and technical skills. The training they receive is often stereotyped by gender, as women, themselves, tend to choose training in traditional occupational areas.
(iv) Non-existence of networking and role models
108. Most women entrepreneurs lack female role models and networking of women in the male-dominated business environment. A number of reports note that the lack

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of a woman's "track record", was interpreted, according to certain stereotypical criteria, as inexperience in business, particularly in the manufacturing sector. The lack of networking with other spheres of women's activities, for example in the political area was noted.

## (v) Insufficient or inadequate access to support services, including information

109. Inadequate career counselling and guidance for young women, the lack of public services and the male-dominated environment of support services are reported to impact negatively on women entrepreneurs.

## (vi) Insufficient and inadequate availability of data and information relating to women entrepreneurs

110. Information on women entrepreneurs and their achievements is almost non-existent. Surveys do not usually contain sex-disaggregated data on women and men entrepreneurs. Recent research activities undertaken by specialized agencies, women's and professional organizations and policy makers have begun to focus on women entrepreneurs because of their increased participation in business start-ups. However, lack of data is the main restriction.
111. The working environment is seen as a male preserve, full of discriminatory procedures, with inadequate resources for handling both family responsibilities and productive activities.

## (d) Measures adopted to increase the number of women managers

112. Various policies and programmes that have been adopted in a number of countries have proved to be successful in increasing the number and proportion of women managers.
(i) Affirmative action
113. Some Governments have put into force an Equal Employment Opportunity Act for Women, requiring the public sector, and sometimes the private sector as well, to establish affirmative action programmes for women managers and to prepare annual reports thereon. In some cases, broad guidelines have been issued referring to equal partnership between men and women. In others, affirmative action has defined a percentage or quota to be reached, and merit quotas as well as regional quotas have been introduced for women candidates. Some countries have required that a certain percentage of the members of the competitive examination commission be women. One country set up a special executive service to implement public sector policies.
114. In one country, the largest national confederation of labour unions has formulated an action programme aimed at promoting women in trade-union decision-making bodies by the year 2000 and set a target for women in the central executive committee.
(ii) Changing rules and procedures
115. In order to introduce changes, severe penalties are being applied against private enterprises that do not comply with the Equal Employment Opportunity Act with respect to recruitment, training, promotion and in-house day-care centres. Other countries have issued special management guidelines concerning recruitment, placement and training of women civil servants. Still other countries review public sector appointment procedures on a regular basis. In other countries, private companies have to report annually to established bodies on the comparative status of women and men in relation to recruitment, promotion, qualification, training, working conditions and pay. Exemption from taxes for employers or contributions for training grants when employers employ women in traditionally male-dominated professions were among the measures taken in other countries.
116. In some countries, the protection of women has been relaxed (for example, regarding ILO Convention No. 89 which prohibits women's night work) in order to allow women's access to managerial positions. Parental leave is allowed in some countries; in other countries, mainly in Asia and the developed countries, the network of day-care centres has been expanded dramatically. Flexible personnel policies have been introduced in some countries, including guidance on parental leave, conferences on dependant care and the issue of work and family responsibilities. In some developed countries, equal opportunity commissions comprising representatives of trade unions, women's associations and employers have been installed. In one country, it was established by law that trade unions include women in the bargaining between trade unions and employers.

## (iii) Information and networking

117. One country reported that there were regular meetings between presidents and employers of large enterprises and government officials concerning women's advancement to managerial levels across the nation.

## (iv) Education

118. In some countries, actions have focused on the elementary and secondary schools, where the study of home economics courses has been established for girls and boys. In other countries, technical studies have been extended to girls. In one country, an engineering college was opened for girls only.
(e) Measures adopted to assist women entrepreneurs
119. Several public and non-governmental organizations manage specific programmes for the development of women's entrepreneurship.
120. Many reports mentioned the creation of a loan programme for women which would guarantee loans up to a certain amount as a successful way to increase the number of loans. Some actions have included women's non-governmental and employers' organizations managing their own financial funds for their
affiliates. The opening of windows specifically for women in formal banks was reported. Special funds allocated to women entrepreneurs have also been cited.

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121. In some countries, a national women's council has been created in order to review issues and make recommendations to legislative bodies. It has also been reported that Governments consult with non-governmental organizations concerning national policies regarding women entrepreneurs.
122. In some countries, women entrepreneurs have established linkages with the legislative body, which facilitates bringing their interests before that body.
123. Many countries reported actions taken by governmental institutions and women's networks relating to counselling and training of women owners and potential owners, as well as the creation of long-term training centres. Training was offered in such areas as management, finance, technical and business skills, and international marking, as well as in self-confidence.
124. In some cases, a one-year voluntary mentoring programme has been established and mentors have been recruited by governmental agencies dealing with women entrepreneurs.
125. In one country, women entrepreneurs have been secured a certain number of government contracts (procurement contracts).
126. Efforts have been made to collect and disseminate information on women businesses. In some cases, economic censuses include specific surveys on women entrepreneurs.
127. Research by the national machinery on women, universities and non-governmental organizations is beginning to be effected.
128. Small cottage industry projects directed to women were implemented in the rural areas of many developing countries, with very high rates of success. In some cases, the ministry of women's affairs was the body managing the women's entrepreneurship development programme.
129. In most developing countries, supportive actions are provided by global and women's non-governmental organizations as well as by specific non-governmental organizations.
130. In a number of developing countries, international organizations are involved in the promotion of women entrepreneurs, with programmes and pilot projects for the self-employed, including training in management and credit.

## Notes

1/ Economic and Social Council resolution 1990/15, annex.
2/ International Labour Organization, "The changing role of women in the economy: employment and social issues" (Geneva, November 1994) (GB.261/EST/2/2), p. 3.

3/ Asian Development Bank, Women in Development, Indonesia country briefing paper (Manila, ADB Programs Department East, 1991).

4/ International Labour Organization, "The changing role of women in the economy ...", p. 6.

5/ Ibid., p. 5.
6/ Ibid.


[^0]:    * E/CN.6/1995/1.

