



Economic and Social Council

Distr.: General
20 December 2023

Original: English

Commission on the Status of Women

Sixty-eighth session

11–22 March 2024

Follow-up to the Fourth World Conference on Women and to the twenty-third special session of the General Assembly entitled “Women 2000: gender equality, development and peace for the twenty-first century”

Statement submitted by Associated Country Women of the World, HelpAge International, International Federation of Business and Professional Women, Mother’s Union, National Alliance of Women’s Organizations, National Board of Catholic Women of England and Wales, National Council of Women in Great Britain, Northern Ireland Women’s European Platform, Orchid Project Limited, SecurityWomen, Soroptimist International Great Britain and Ireland (SIGBI) Limited, Soroptimist International, Wales Assembly of Women, Widows Rights International, Womankind Worldwide, and World Association of Girl Guides and Girl Scouts, non-governmental organizations in consultative status with the Economic and Social Council*

The Secretary-General has received the following statement, which is being circulated in accordance with paragraphs 36 and 37 of Economic and Social Council resolution 1996/31.

* The present statement is issued without formal editing.



Statement

The co-sponsoring organisations are members of the UK Civil Society Women's Alliance of which the National Alliance of Women's Organisations is the Secretariat. Across the regions of the UK, Northern Ireland, Scotland, Wales and England numerous factors have influenced the increase in poverty and the feminisation of poverty. The cost of living, climate, and covid crises have played their part. All affect young and old, widowed, married and single.

Poverty has a huge impact on people's life chances. Mortality rates are about twice as high in more disadvantaged areas. Other inequalities are apparent with other causes of death. In Scotland those living in the most deprived areas are more than 15 times as likely to die from drug misuse.

There are huge challenges around care responsibilities and unpaid care which predominately affects women and this care-giving can also make them poorer due to the caps on benefits. The gender pension gap is a systemic issue. Women retire with significantly less money in their pension pot than men, one of the main causes of female pensioner poverty, with single and racialised minority women at much higher risk than white couples. There is currently no definition or measure of the gender pension gap in public and policy discussions.

There remains an unequal gender distribution of care, which typically falls on women's shoulders. This is a key contributor to women's financial inequality. Women of all ages are more likely to have unpaid caring responsibilities for children and other relatives with caring needs, which drives the high levels of women working part-time. Women are overrepresented in low paid, part-time work and, simply put, lower wages mean lower pension contributions. Caring responsibilities also often mean that women withdraw from the labour market completely, and these interruptions to employment have a huge impact on their income and pension contributions. Women therefore have less time to build up a good pension for retirement.

The cost of living crisis has exacerbated poverty and financial precarity. More women report that they have cut back on household essentials, including basic clothing, transport, often skipping meals to help provide for their families, and with a greater reliance on foodbanks.

For women of all ages globally to access their economic rights, it is imperative they can access comprehensive social protection throughout the lifecycle. This includes universal social pensions, universal health coverage, and access to long-term care and support. Social protection systems must be flexible, shock-responsive, and well-targeted. These systems can effectively mitigate the adverse effects of frequent and compound shocks and stressors, including climate change related emergencies, which heighten people's vulnerability to poverty, with older people being particularly at risk. Older women in Age International's recent research *Older women: the hidden workforce* highlighted the precarity of their work in the informal economy, without access to social protection. Emphasising gender-responsive and targeted social protection systems will help address the specific needs and realities of older women, and enable them to continue contributing to their families and communities in the ways they choose.

A necessary step in addressing the gender pension gap is better support for childcare. The high cost and lack of availability of childcare that meets working women's needs restricts women's choices in employment and limits their ability to save for retirement. We need a childcare system that ensures provision is flexible, accessible and affordable to tackle barriers to good quality work for women, increasing their ability to save for retirement.

In Europe, 95 per cent of older people have access to a pension, while in Sub-Saharan Africa, Southern Asia and Arab states the average is less than 30 per cent. However, there is a ‘gender pension gap’ in all contexts globally, including Organisation for Economic Cooperation and Development (OECD) countries. Older women in all contexts tend to have lower access and lower benefit levels than men due to gendered unpaid and informal roles and interrupted work histories due to disproportionate responsibility for care throughout the lifecourse.

In Kenya, Age International alongside the Agence Française de Développement has been supporting older women through HelpAge International in Kenya and other local partners KARIKA and KDCCE in a pilot project to access the Inua Jamii (‘uplift the family’) universal pension for people aged 70+. Barriers to accessing the pension have included needing to register in person for the pension, needing to show ID – which older people often do not have – and the requirement for them to present themselves every six months. There are also issues relating to economic abuse by the family members or caregivers responsible for collecting the cash or electronic payments on their behalf. Older women face particular challenges relating to ID, mobility and risk of abuse. The project focuses on educating older people about their rights to the cash transfer, training and providing legal resolving grievances, and logistical support. It includes the appointment of Older People’s Monitors who report back on the challenges. The project also supports income generating activities and engagement with existing older people’s associations.

A positive example of an intervention comes from the Scottish Government, who have introduced The Scottish Child Payment which gives £25 per child in the household up until the age of 16. There is no limit to the amount of children you can claim for unlike the 2 child limit cap imposed on universal credit or child tax credit. This has helped lift many families out of relevant poverty which can only be beneficial for the future of these children. The Scottish Government also provide free school meals to all primary school children.

Around the world, poverty, particularly in rural areas, has been shown to be exacerbated for women, who typically receive less education and are therefore less able to provide for themselves and their families, and also are more affected by climate change issues, because of their greater dependence on rain-based agriculture. Both of these pressures also tend to result in an increase in Gender based violence towards women and girls.

Faith based organisations are present at grassroots level in the poorest communities, and have adopted a range of strategies to support these women to raise themselves and their families out of poverty. One example of best practice is from Mothers’ Union: Working with a range of partners over time, they have been running an extraordinarily successful literacy and financial education programme in Burundi for over 20 years, starting during the civil war and continuing through it into the post-conflict period. Aimed at combatting poverty and promote gender equality and women’s empowerment, the programme initially comprised adult literacy circles and has expanded, as result of needs identified by the communities themselves, into savings and loans associations, financial literacy and business development education, and parenting education. Its transformational impact has included: 90 per cent of female participants have started a business, with 83 per cent starting two or more businesses; 86 per cent of female and 90 per cent of male programme participants report reduced domestic and intimate partner violence; nearly 150 thousand people, 89 per cent of whom are women, being accredited as literate, a contribution of 2.9 per cent of the estimated adult population of Burundi who can read and write. The key factors that Mothers’ Union believes have made the programme so successful include being women-led and community-led as well as the longevity of the programme and its continuation through the conflict and post-conflict situation.

This programme also points to the importance of such an approach to adult literacy in post-conflict situations.

Another example is from the Anglican church: During the 2022 floods in Pakistan, the Anglican Church in Pakistan sprang into action. The Diocese of Raiwind, in conjunction with the Anglican Women Development Services, collected relief items from the local church communities (blankets, clothes, food, toiletries etc) which were carefully and considerately packaged together and given to the Pakistan Army for distribution to those most in need. The Anglican church had the connections, stability and reach across the country to coordinate an immediate response for those who had lost their homes.

Member States and financial institutions, the private sector and civil society are urged to:

- Develop as a priority collaboration and aggressive action to promote greater equity measures through legislation and private sector regulation;
- Remove discriminatory prohibitive practices to include women in financial, political decision-making bodies with equitable leadership.

Reaffirming the request to the Secretary-General (A/Res 76/6) to inform and to facilitate women and girls in meaningful participation in all stages of planning and policy development on environmental impacts, innovation, and health advancement:

Member States are urged to:

- Address the elimination of poverty by taking differentiated needs into account;
- Develop solutions and prevention with action-oriented policy and law.

Calling to mind the proposed Summit of the Future to be held in September 2024:

Members States are urged to:

- Prioritize contributions of women of all ages;
- Ensure the outcomes of the Summit recommend access for women of all ages to social protections and poverty reduction as part of the reforms of the international financial architecture for strong institutions.

Recognising the strategic importance of the active engagement and the long-term commitment of local community organisations including faith-based organisations, who are an integral and ongoing part of local communities, through building partnerships and joint programming, including in poverty relief, community transformation and preventing gender-based violence:

Member States are requested to:

- Allocate long-term sustainable funding to NGOs, Churches and other faith based organisations working at the very local level to alleviate and eradicate poverty, and reduce gender-based violence and provide safe spaces and support for survivors;
- Invest in local capacity building, ensuring equal and meaningful participation of women of all ages in decision making.

Recognising the need to identify where and how women are marginalised:

Members States are urged to:

- Ensure the collection of sex and marital-disaggregated data, in line with commitments in the 2030 Agenda for Sustainable Development.

Recognising that wide-ranging reform to the pension system is necessary if it is to work for women:

Member States and the private sector are urged to:

- Address both the gender pension gap and gender pay gap;
- Include pension rights as a compulsory part of divorce proceedings to ensure women's economic wellbeing and safety;
- Change pensions systems radically to reflect the realities of working life for women;
- Recognise the value of unpaid work.

Lifting the burden of poverty from the world will require profound moral commitment plus a reordering of priorities. The gradual evolution in development thought can be seen from the shift from capital-intensive initiatives promoting industrialization of the past to the more recent programmes focusing on health care, sustainable agriculture, environmental protection and promoting community engagement. Despite these shifts in practice, policies continue to be limited to the default stance of the past that fail to take into account what has been learnt.

With the sixty-eighth session of the Commission focusing on poverty, Member States are afforded another opportunity to re-think their approach to this complex issue placing women and girls at the centre of their decision making.
