

The promotion of women's employment in development cooperation



Published by:

giz Deutsche Gesellschaft
für Internationale
Zusammenarbeit (GIZ) GmbH

As a federally owned enterprise, GIZ supports the German Government in achieving its objectives in the field of international cooperation for sustainable development.

Published by:
Deutsche Gesellschaft für
Internationale Zusammenarbeit (GIZ) GmbH

Registered offices
Bonn and Eschborn

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Printing and distribution:
druckriegel GmbH, Frankfurt am Main
Printed on 100% recycled paper, certified to FSC standards.

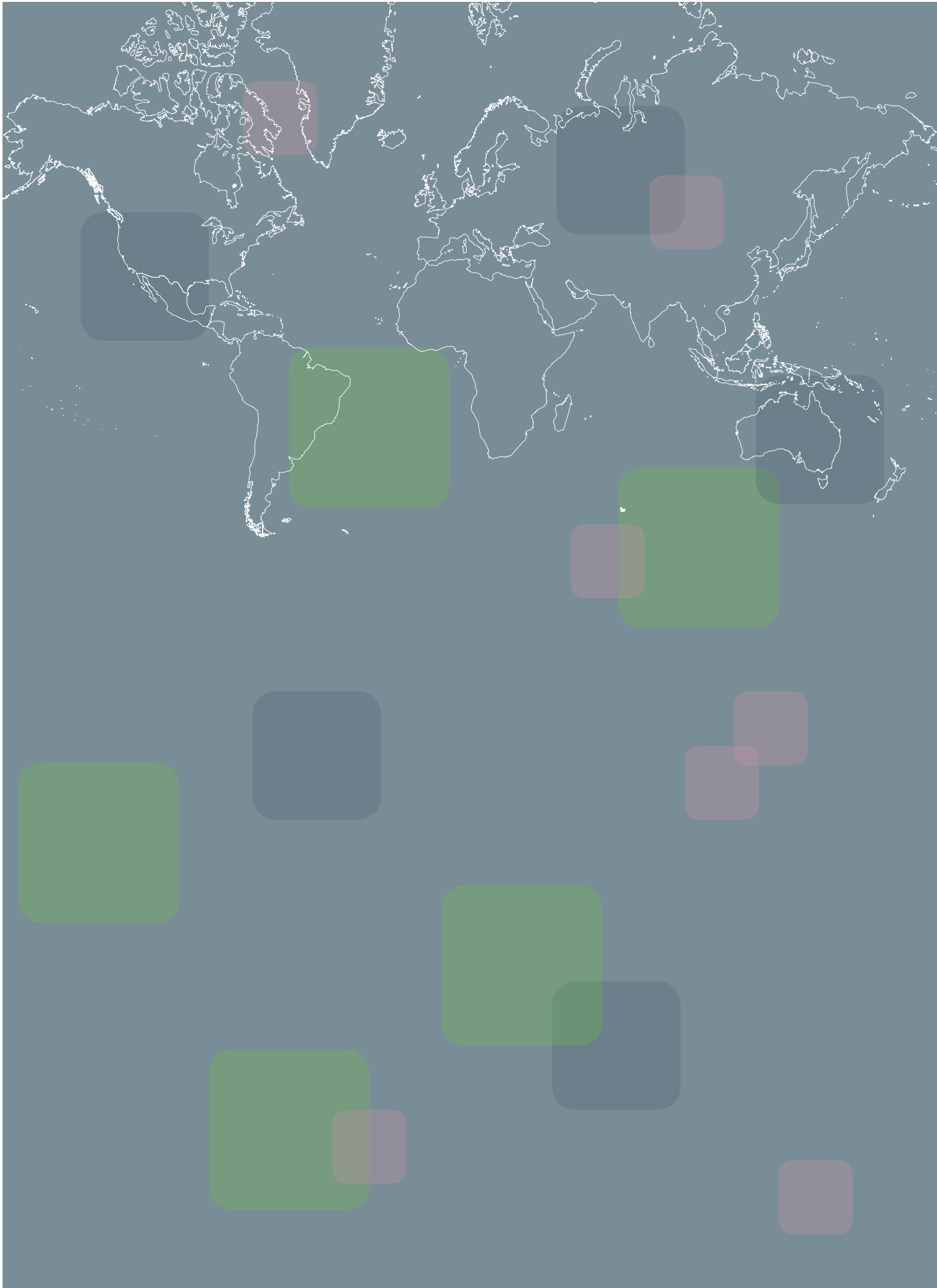
As at
Eschborn, August 2016

The promotion of women's employment in development cooperation

Challenges, trends and approaches to solutions¹



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¹ This study represents the personal views of the authors alone.
They do not necessarily conform with the positions of GIZ.



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Abbreviations

ACCI	Afghanistan Chamber of Commerce & Industries
ADB	Asian Development Bank
AfDB	African Development Bank
AlbVET	Albanian Vocational Education and Training
BDS	Business Development Services
BMFSFJ	Bundesministerium für Familie, Senioren, Frauen und Jugend (Federal Ministry of Family, Senior Citizens, Women and Youth)
BMZ	Bundesministerium für wirtschaftliche Zusammenarbeit und Entwicklung (Federal Ministry for Economic Cooperation and Development)
CEPAL	Comisión Económica para América Latina
CSR	Corporate Social Responsibility
DAC	Development Assistance Committee (OECD)
DEZA	Direktion für Entwicklung und Zusammenarbeit, Schweizerische Eidgenossenschaft (Swiss Agency for Development and Cooperation)
DWCP	Decent Work Country Programme
ECLAC	Economic Commission for Latin America and the Caribbean
EconoWin	Economic Integration of Women in the MENA Region
EU	European Union
FAO	Food and Agriculture Organization of the United Nations
FEEU	Female Entrepreneurs Empowerment Unit
GES	Gender Equality Seal (SAI)
GG	Gender Equality
GIZ	Deutsche Gesellschaft für Internationale Zusammenarbeit
GSMA	Groupe Speciale Mobile Association
GSVC(A)	Gender-Sensitive Value Chain (Analysis)
GTZ	Deutsche Gesellschaft für Technische Zusammenarbeit (GIZ) GmbH
ICESCR	International Covenant on Economic, Social and Cultural Rights
ICT	Information and Communication Technology
IDA	International Development Association
IDB	Inter-American Development Bank
IFC	International Finance Corporation (World Bank Group)
IGIAT	Indo-German Institute of Advanced Technology
ILO	International Labour Organization
ILO WED	ILO Women's Entrepreneurship Development
IMF	International Monetary Fund
InWEnt	Internationale Weiterbildung und Entwicklung (Capacity Building International)
KfW	Kreditanstalt für Wiederaufbau Entwicklungsbank
MDG	Millennium Development Goals
MENA	Middle East and North Africa
MFI	Microfinance Institutions
MSME	Micro, Small, and Medium-sized Enterprise
NGO	Non-Governmental Organisation
OECD	Organisation for Economic Co-operation and Development
PRSP	Poverty Reduction Strategy Papers
SACCO	Savings And Credit Co-operative
SAI	Social Accountability International
SEED	Small Enterprise Development Programme (ILO)
SIGI	Social Institutions and Gender Index (OECD)
SLE	Seminar für Ländliche Entwicklung an der Humboldt-Universität Berlin (Centre for Advanced Training in Rural Development)
SME	Small and Medium sized Enterprise
TC	Technical Cooperation
UN	United Nations
UNDP	United Nations Development Programme
UNESCO	United Nations Educational, Scientific and Cultural Organisation
UN WOMEN	United Nations Entity for Gender Equality and the Empowerment of Women
WIEGO	Women in Informal Employment Globalizing and Organizing
WWB	Women's World Banking

Summary

► Gender equality in the labour market is a human right ...

The employment situation of women in developing and emerging economies diverges greatly from that of men. Discrimination against women is common when entering the workforce and later, whether as a dependent employee or self-employed. In order to make gender equality a reality, development cooperation (DC) efforts need to address gender-specific employment barriers in a special way.

With the signing of the Millennium Development Goals (MDGs), the international community committed itself to combatting extreme poverty and hunger, a means of achieving this being MDG 1b, „full and productive employment and decent work for all, including women“. Furthermore, MDG 3 stipulates the promotion of gender equality and the empowerment of women; as an indicator of women's participation in the labour market, the "female labour force participation rate" is used. Moreover, the International Labour Organisation's Decent Work Agenda includes gender equality as a foundation of "decent work".

... to be realised in all realms of an integrated approach to employment promotion ...

The integrated approach to employment promotion can serve as a conceptual foundation for gender equality in the labour market. German development cooperation's adoption of this approach is based upon the positive interaction of the enhancement of employability, the creation of decent work and the improvement of labour market coordination mechanisms. In addition, economic and employment policy framework are considered, the aim being to render all these areas gender sensitive, as well as to respect the particular needs of and barriers to men and women in all their manifestations.

... through measures of gender mainstreaming and the systematic empowerment of women.

Gender mainstreaming, empowerment, and gender-oriented policy dialogue constitutes central concepts for the promotion of gender equality in Germany's development cooperation. This three-pronged approach is to be implemented in all facets of society and prevent multiple discrimination against women. Gender mainstreaming means considering the divergent needs of women and men in all social programmes and thus anchoring gender equality as a guiding principle in politics, business and society. Empowerment is a strategy of action that supports individuals and groups – in this case mainly women – in discovering their own strengths and developing their own resources for problem solving.

Women in our partner countries undertake gainful employment less frequently than men and are concentrated in low-wage industries.

The worldwide employment rate of women is significantly lower than that of men, and many women face discrimination when they participate in working life. Various indices, such as the Gender Pay Gap and the World Economic Forum's Global Gender Gap Index seek to quantify the degree of discrimination against women in the labour market and society. They demonstrate that in many countries of the Global South, the differences between men's and women's opportunities for personal development are particularly great.

Discrimination against women that influences their employment situation often begins in early childhood in the form of unequal educational opportunities. This disadvantage continues in the period of the transition from school to vocational training. Later, adherence to traditional gender roles can be observed in the labour markets, creating horizontal labour market

segregation into what appear to be typical male and female occupations. There is also vertical gender inequality in the distribution of leadership roles.

Working women are subject to precarious working conditions more often than men in respect to remuneration, as well as workplace safety, health, and social standards. They frequently work in lower-paid industries and in the informal sector. Moreover, in many countries, women suffer from a disadvantage in their property rights and therefore their financial autonomy, making it much more difficult for them to start a business and to run it profitably.

Development cooperation activities designed to achieve gender equality in the labour markets should, therefore, address the manifold disadvantages that confront women:

A broad range of implements are available in the DC toolbox to help overcome the obstacles mentioned and to promote labour market gender equality. The integrated approach to employment promotion is particularly well suited to undertake this task. With its systematic methodology, it offers the possibility to grapple with the various dimensions of gender discrimination and to highlight potential for change.

a. by improving women's employability

Raising women's employability can be achieved through gender-sensitive vocational initial training and further education. The most effective measures are educational interventions during childhood and adolescence, but the promotion of vocational initial training and further education for women contributes greatly to their employability. The number of women's vocational training programmes has to be increased, while gender-based barriers to access to male and female-dominated occupations have to be eliminated.

Non-formal qualifications and modular training programmes are particularly beneficial because they accommodate the requirements of women's everyday lives. Experience has also shown that including spouses as change agents in training courses has a positive effect on women's participation and eventual labour market activity. In the context of entrepreneurship education, women's entrepreneurial potential and self-reliance in the labour market can be promoted.

Because the jobs women usually perform due to traditional gender roles are often poorly paid, next-generation industries like ICT, which so far have no attribution of gender roles, offer particularly bright prospects. For gender mainstreaming to gain a firm footing in vocational training – particularly in future-oriented fields – “training the trainers” courses for VET professionals should include gender-competence components.

b. by creating jobs, improving working conditions, and promoting self-employment opportunities for women

In addition to measures to raise employability, sustainable employment impacts can primarily be achieved through the promotion of a competitive private sector that creates productive, decent jobs for women and men. Since a significant proportion of jobs are generated by micro, small, and medium-sized enterprises (MSMEs), it is of particular importance that promotion of these organisations be designed in a way that grows awareness of gender-sensitivity issues. In the process, sectors or value chains in both the formal and informal economies that are of particular relevance to women can be addressed.

Many women in developing and emerging countries pursue their livelihoods via agriculture-related activities. Improving women's ability to organise themselves, for example through the formation of cooperatives or supporting an increase in their productivity, can result in a sustainable increase in income.

Gender-sensitive value chain analysis (GSVCA) is an instrument in which gender issues are explicitly referred to in each stage of the process of generating value added.

Promotion of employment opportunities for women should be both quantitative and qualitative. That is, DC approaches should seek to increase the number of jobs, if possible in the formal sector, while advancing decent working conditions and the empowerment of women within the establishment.

Models of gender-sensitive organisational policy provide a means to foster high-quality employment for women and to ensure equal opportunity in the workplace. Promoting quality labels for a gender-sensitive organisational policy can sensitize employers and consumers, thus improving women's working conditions.

Trade unions and interest groups advocate for women's rights and give them a voice. Non-formal programmes for imparting soft skills and information concerning labour law are key factors in the raising of self-awareness and career advancement opportunities for dependent-employed women.

Even self-employed women and female entrepreneurs frequently face gender-related obstacles. The laws of some countries forbid women from purchasing land or doing business without their husbands' consent. For self-employed women, there is usually

no designated limit to the time allocated to their jobs, housework, and leisure. Business development services (BDS) that focus on female micro-entrepreneurs face the challenge of recognizing these specific obstacles to growth and developing appropriate products in light of them. Promoting self-organisation of micro-entrepreneurs can contribute to overcoming these challenges.

Only a small percentage of women who run a micro or small enterprise in developing countries have access to credit, which makes the expansion of access to financial products crucial for women's independence and overall ability to do business. Microfinance programmes that are tailored to women's needs, as well as credit and savings groups – and related financial literacy programmes – can help women gain financial independence. In such efforts, local legal and cultural power structures between men and women need to be given particular attention.

Furthermore, the freedom of movement and mobility of self-employed women in developing and emerging countries is often severely restricted. Information and Communication Technologies (ICT) can facilitate the exchange of information and afford them market access. The increasing popularity of mobile banking provides a positive example of the utilisation of the new technology. Thus, the promotion of ICT infrastructure, too, can contribute to improving women's employment situation.

c. by improving labour market coordination mechanisms

In terms of the integrated approach to employment promotion, alongside the promotion of labour supply and demand, the gender-sensitive organisation of labour market coordination mechanisms is extremely relevant, especially in regard to career guidance and

counselling. Steering young women toward what are commonly held to be “typical” female occupations can adversely affect their future employment and income situations. Career counselling and job placement programmes for women and men should therefore be designed according to new career-specific models in which gender plays no role. By means of female mentoring, in which successful professional women advise younger female trainees or students, selected women can receive support in their career development.

Ultimately, only a profound change of social role models can bring about sustainable change with respect to the gender-based segregation of the labour market. Media campaigns can stimulate discussion about women’s roles toward improving the social acceptance of working women. Information centres that focus on gender issues, new media, and job fairs facilitate access to labour market information and open up new career opportunities.

d. and by making the framework of economic policy gender sensitive.

Alongside labour demand, labour supply, and job placement, a country’s overall economic policy framework also strongly influences the issue of equality between women and men in the labour market. Equality between women and men should be instituted as a cross-cutting issue in the conception of strategy papers on poverty reduction and national employment strategies, and employment promotion of women should play a preeminent role.

The foundation for creating a gender-sensitive framework is a legal system in which women and men are equal *de jure* and *de facto*. This applies in particular when promulgating measures against gender-based violence, be it in the workplace, on the

way to work, or in the home environment. The reconciliation of work and family life and the associated protective laws for working mothers, as well as the availability of childcare facilities, are also crucial.

Context-specific gender analysis and monitoring of the sought-after progress are of vital importance.

Gender analysis, a mandatory component of German DC, has to be carried out comprehensively and as early as possible in order to come to terms with the manifold aspects of gender discrimination adequately. In dialogue with male and female regional experts, the context of appropriate approaches to be specifically considered and monitored during the project should be developed. Last but not least, it is necessary to make the gender-specific employment impacts of DC measurable so that labour market progress in regard to gender equality – as well as further obstacles – can be recognised.

1 Introduction

► Until today, women all over the world are severely under-represented in the labour market. Furthermore, the global female economic activity rate has stagnated², in many countries working women are subjected to exceptional disadvantages and discrimination, and on average they earn less than men. A recent study of 43 countries, including 14 developing countries, calculated an average gender pay gap of 18.4% (Tijdens, Van Klaveren, 2012 p. 4). The reasons are varied and relate to such diverse factors as the supply and demand sides of the labour market, ineffective labour market instruments, and a discriminatory economic and employment-policy framework.

German development cooperation demonstrates conviction to the close relationship between poverty reduction and the promotion of women's employment. The Federal Ministry of Economic Cooperation and Development (BMZ) sees women's labour force participation as a key factor in a country's social and economic development, one that makes it possible to use women's knowledge, skills, and competencies toward sustainable economic development and to combat poverty.

Moreover, working women are encouraged to exercise their rights, to integrate themselves as societal equals, and to be active in shaping society. Working outside the home is an important facet of female empowerment as it strengthens economic independence and women's co-determination and bargaining power (cf. BMZ, 2011, p. 3).

Women are more likely to invest their income in education, nutrition, and their children's health, thereby increasing the family's prosperity. In addition, women who attend school longer tend to give birth later in life, which results in their bearing fewer children on average, contributing to lower population growth (cf. BMZ, 2011, p. 5).

For these reasons, the sector project "Employment Promotion in Development Cooperation" has produced the present study, which provides an overview of the key problems and solutions in the field of women's employment in developing and emerging economies. Based on descriptions of gender-specific barriers to employment, potential solutions and relevant examples of German and international development cooperation projects are presented. Against this background, conclusions and recommendations are offered for measures that can lead to both quantitative (increased employment with greater productivity) and qualitative (decent work) improvements in women's employment situation.

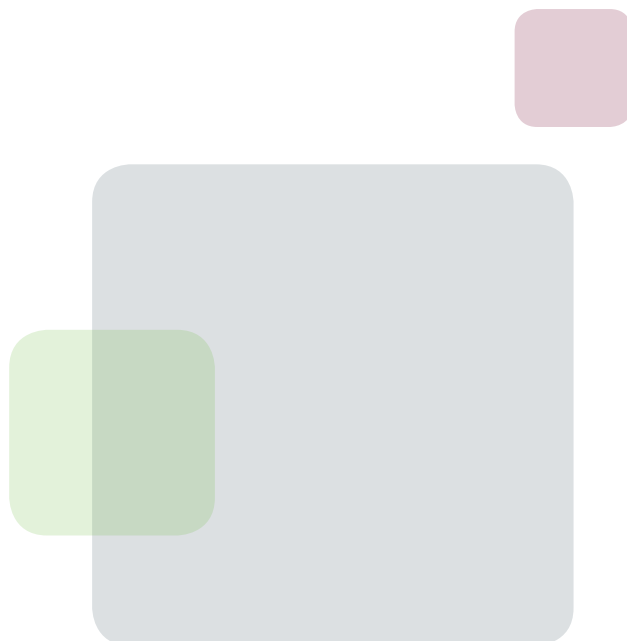
The methodological approaches of the study are gender mainstreaming and empowerment, both of which are elucidated in Section 2.3. In terms of a gender perspective, it takes women's and men's respective roles and responsibilities, life circumstances, needs, and interests into consideration, as well as the concept of socially constructed gender in a society, in order to gather information on the framework that results in gender-specific differences and hierarchies.

The reference examples were selected by screening relevant DC portfolios of the *Deutsche Gesellschaft für Internationale Zusammenarbeit* (GIZ)³ and its predecessor organisations, the KfW Development Bank, as well as programmes and instruments of other organisations involved in similar activities. The study is based on the integrated-approach concept that German Development Cooperation efforts employ in employment promotion. It combines vocational training and labour market policy with economic policy advice, promotion of the private sector, and financial system development (see section 2.1).

.....
2 The economic activity rate is a measure of the proportion of particular population groups' activity in the labour market, including both working people and those in search of work. The figure indicates the size of the labour supply relative to the working age population (cf. ILO, 2014, p. 1).

.....
3 Since January 1, 2011, the German Society for International Cooperation (GIZ) GmbH has taken over the DC responsibilities of the former development cooperation organisations DED, GTZ, and InWEnt, adopting their extensive experience in its endeavours.

The study is divided into five chapters. Chapter 2 discusses concepts and approaches relevant to the analysis, evaluation, and identification of possible solutions. These include the integrated approach to employment promotion, the significance of promoting women's employment toward poverty reduction in the context of the Millennium Development Goals, German DC's human rights approach, and the BMZ gender equality strategy. Chapter 3 deals with core issues of women's employment in developing and emerging countries and makes reference to the impact of traditional gender roles on women's employment, the development of female employment, and the specific problems of women in the labour market among other things. Chapter 4 presents the various dimensions of the integrated approach to employment promotion tools and sample projects that offer possible solutions to promote women's employment. Chapter 5 is devoted to conclusions and recommendations.



2 Conceptual Foundations

► Various concepts and approaches are pertinent to the analysis of female employment and the selection of possible solutions. GIZ's integrated approach to employment promotion is based on the need for a systemic means to promote employment. To foster gender-sensitive employment policies, cross-cutting developmental issues such as the German DC's human rights approach are germane. Gender mainstreaming and empowerment are procedures that specifically address gender equality promotion in development cooperation.

2.1 The integrated approach to employment promotion

German development cooperation employs an integrated approach to promoting employment. Figure 1 illustrates the diverse and interdependent dimensions of employment and depicts the interactions. The conceptual basis of the approach is the interplay of three areas (represented as pillars):

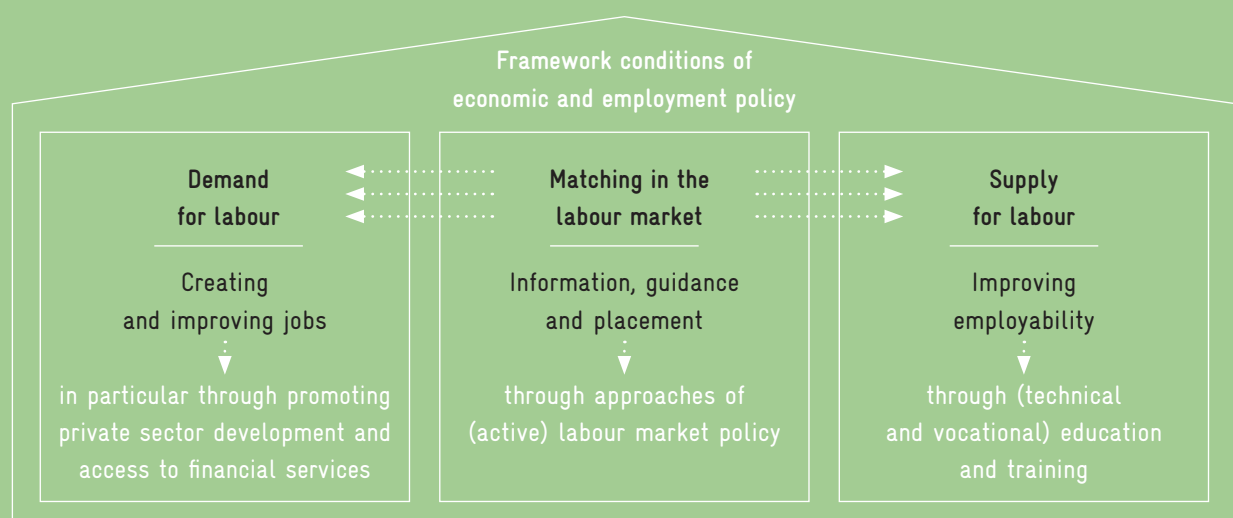
- improving **employability** (labour supply)
- increasing the quantity and quality of **jobs** (labour demand) and
- improving labour market **coordination mechanisms**.

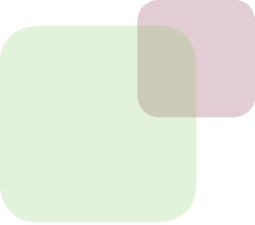
Moreover, the economic and employment-policy framework plays an important role in shaping the foundations for productive employment and decent work. The goal of the interdisciplinary approach is to achieve sustainable qualitative and quantitative employment impacts in all employment-related realms through coordinated activities.

Improving employability refers primarily to **vocational initial training and further education**. The acquisition of technical qualifications, social and methodological skills is the principal prerequisite for doing productive

FIGURE 1

The Integrated Approach to Employment Promotion





work. Since vocational training is usually based on the formal education system, the quality of basic education is decisive for professional development and further training. Another focus in promoting employability is formal and non-formal training programmes, especially for people who do not complete their basic education, for whom it provides an opportunity to obtain qualifications for a vocation.

A competitive private sector is essential for the creation of new jobs that are productive and decent, as well as for the preservation of existing ones. In many countries, small and medium enterprises (SMEs) are particularly important in improving the labour market situation because they create the majority of jobs, which ensures innovation and competitiveness (cf. i.a. Rösler, 2013, and de Kok et al., 2013). In order to promote sustainable economic development that conforms to the principles of an integrated approach, GIZ uses various instruments, such as developing appropriate financial systems, creating value chains, and offering economic policy consultation.

Matching labour market supply and demand through effective **job placement, vocational guidance, and providing information** constitutes the third pillar of the integrated approach and ensures a convergence of labour demand and labour supply. Partner institutions receive support in labour market analysis, in the development of labour market information systems and in the promotion of employment, career guidance, and counselling.

However, employment promotion is not limited to the above-mentioned areas. It is also significantly influenced by a country's **economic and social policies** and their actual impact on employment. German DC views employment as a key to poverty reduction and advocates closer alignment of German development policy on the whole with the promotion of productive and decent employment as a cross-cutting issue linked with measures to achieve other development goals (cf. GIZ, 2010b, p. 9f.).

2.2 Female employment in the context of poverty reduction and human rights

The UN Convention on the Elimination of All Forms of Discrimination against Women is the central international framework in regard to the realisation of women's rights and gender equality. Articles 10 and 11 of the Convention provide that all signatories shall take appropriate measures to eliminate discrimination against women in education and the workplace and to guarantee an effective right to work. Eliminating all forms of discrimination at work, promoting women's access to employment, and fostering the reconciliation of work and family life for both men and women are also central calls of the 1995 **Beijing Platform for Action** for the World Conference on Women.

Promoting productive and decent employment is a principal endeavour in reducing poverty. At a summit meeting in 2000, all 189 United Nations Member States adopted the **Millennium Declaration**, committing the international community to halve global poverty by 2015 by means of a catalogue of measures, binding targets, and timelines. Eight Millennium Development Goals (MDGs) were derived from the Millennium Declaration, which has been regarded as a major reference framework for DC ever since.

In 2008, in order to emphasise the particular importance of employment in combatting poverty, target 1B "Achieve full and productive employment and decent work for all, including women and young people", was added to MDG 1, "Eradicate extreme poverty and hunger".

The belief that gender equality can only be achieved when women and men have identical rights and opportunities in the labour market is the basis of MDG 3, “Promote gender equality and empower women”. In this process, the percentage of working women is taken as one of the indicators in measuring the targets, making it clear that equal access to decent work is an important foundation of gender-appropriate policies.

There is a tight affinity between the poverty reduction agenda to be achieved via the MDGs and the **meeting of human rights obligations**. Poverty has many causes and dimensions; it is not only based on income poverty (cf. OECD / DAC, 2001, Sen, 1999).⁴ The “International Covenant on Economic, Social and Cultural Rights” (ICESCR) of 19 December 1966 is an important reference framework for the implementation of the human rights approach for development-policy programmes to promote employment and sustainable economic development. Article 6 of the ICESCR explicitly mentions governmental measures such as technical and vocational guidance and initial training programmes as instruments for the realisation of the right to work. With regard to the right to equal pay for equal work, governments have to ensure “... women being guaranteed conditions of work not inferior to those enjoyed by men, with equal pay for equal work” (German Institute for Human Rights, 2013, Articles 6 and 7).

The Federal Ministry of Economic Cooperation and Development (BMZ) explains implementing the human rights approach in sustainable economic development, a DC focal point, in its German-language “Factsheets” series entitled Menschenrechte konkret (Human Rights in Concrete Terms).

The Ministry goes on to say that the state is obliged to promote broad-based economic and employment policy that makes decent work possible. A state that has ratified a human rights treaty commits itself to three specific obligations:

- **The Obligation to Respect:** States must refrain from interfering with or curtailing the enjoyment of human rights, i.e. they may not violate these rights.
- **The Obligation to Protect:** States are required to protect individuals and groups against human rights abuse. The state’s duty to protect also refers to human rights violations that are committed by private enterprises, for example requiring work that poses health threats or practicing gender discrimination when hiring.
- **The Obligation to Fulfil:** The state should adopt appropriate legislative, administrative, financial, judicial, or any other measures that facilitate the enjoyment of basic human rights as their goal (cf. German Institute for Human Rights, 2010. 5 and <http://humanrightshistory.umich.edu/accountability/obligationr-of-governments/>).

The ILO’s **Decent Work Agenda** conceives the importance of productive employment and decent work as decisive factors vis-à-vis poverty reduction. It is based on four strategic objectives that have gender equality as an overarching goal: creating jobs, guaranteed rights at work, extending social protection, and promoting social dialogue (cf. ILO, 2013B.).

.....
 4 The Indian economist and Nobel laureate Amartya Sen has made a decisive contribution to a more comprehensive understanding of poverty. He understands poverty as “capability deprivation” (cf. Sen, 1999).

An integral part of this agenda is the ILO Core Labour Standards. They consist of eight international conventions that refer to four basic social standards: the prohibition of child labour, the prohibition of forced labour, the prohibition of discrimination, and the right to freedom of association.

The United Nations (UN) has created instruments and mechanisms for enterprises that support the observance of human rights standards as a principle of responsible corporate policies to commit themselves voluntarily to uphold these Standards. The **UN Global Compact** is based on former Secretary-General Kofi Annan's 1999 initiative. The Pact for socially responsible corporate behaviour refers to four areas: human rights, labour standards, environment, and anti-corruption (cf. BMZ, 2013a). In addition, the Global Compact and UN Women have worked out seven **Women's Empowerment Principles** that formulate objectives for companies to promote equality of women in the workplace and the labour market. They emphasize the economic benefits enterprises can derive from gender equality and women's empowerment.

In 2011, the UN Human Rights Council adopted its "Guiding Principles on Business and Human Rights" (the **Ruggie guidelines**⁵ that address business and industry's responsibility for upholding human rights. They are aimed at both States and enterprises and relate to three fundamental principles: the state duty to protect human rights, the corporate responsibility to respect human rights with due diligence, the access to remedy for victims of business-related human rights abuse.

Although not binding, these guidelines have become a reference for international standards of corporate social responsibility (CSR). For example, in 2011 they were adopted as part of the European Commission's CSR strategy (cf. European Commission, 2013) and in the context of the Organisation for Economic Cooperation and Development (OECD) directives for multinational enterprises (cf. OECD, 2011).

Measures to promote female employment in DC consider the human rights framework and its contribution to achieving women's rights. The following human rights encompass, among other things, the promotion of women's employment (cf. BMZ., 2011):

- **The right to work:** promoting equal access to work for women and men.
- **The right to education:** promoting gender-sensitive education policies, e.g. in vocational training.
- **The right of women to equal status in rural development:** promoting women's equal access to land and land ownership by strengthening legal certainty, awareness, and protection against illegal land grabbing.
- **The right to food:** in rural areas, this refers primarily to access to resources (land, seeds and water) to produce food products.
- **The right to health:** enterprises' compliance with health-related standards, taking reproductive and sexual rights into account.

.....
 5 Named after the former UN Special Representative for Business and Human Rights, John Ruggie, who introduced a frame of reference on enterprises' responsibility for human rights in 2008.



2.3 Gender Mainstreaming and Empowerment: gender equality in development cooperation

In German DC, gender mainstreaming and empowerment are the key approaches to promoting equality, embodying the systematic and coherent integration of the gender perspective in all policies and activities. Given the limited progress in gender equality in the DC partner countries, in 2014, the BMZ added a third methodological element to the dual approach it had previously pursued: **intensive political dialogue** is now to be furthered alongside empowerment and gender mainstreaming. Using this approach, the BMZ seeks to anchor the strengthening of women's rights and gender equality in senior bilateral and multilateral development policy dialogues, in sector-policy dialogues, and during policy consultations. This three-pronged approach should also achieve the elimination of multiple discrimination (cf. BMZ, 2014, 8).

Gender Mainstreaming

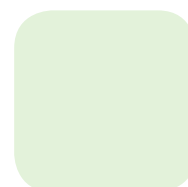
Gender mainstreaming is a pivotal strategy toward achieving the objective of equality. The German government's official position on gender mainstreaming is "... the different life situations and interests of women and men are to be taken into account from the outset and regularly in all social projects since true gender-neutral reality doesn't exist [...]. The **guiding principle of gender equality** requires that the political actors in all programmes analyse the differing needs and interests of women and men and make their decisions in such a way that they contribute to promoting de facto gender equality" (BMFSFJ, 2013).

This is in keeping with the Platform for Action of the 1995 Fourth World Conference on Women in Beijing, in which gender mainstreaming was designated as a strategic approach to gender-equitable policies. It has also become a component of the relevant EU guidelines: the Amsterdam Treaty of 1997 committed the EU to gender mainstreaming as a cross-sectional task in all policy areas. The 2005 European Consensus on Development, which governs the organisation of the European Commission's and the EU Member States' development policy, defines gender equality as one of the cross-cutting issues of EU development policy.

Empowerment

Empowerment of women is deemed an effective strategy toward reducing poverty and promoting economic growth. In social work, empowerment is an action approach based on people's **strengths and expertise**, even in situations characterized by personal and social weaknesses. Empowerment supports individuals or groups in discovering their own strengths and developing resources for problem solving. Empowerment describes "a process in which people take matters into their own hands and in the process become aware of their own abilities, develop their own strengths, and make use of social resources. The guiding perspective is self-determined coping and shaping of their own lives" (Theunissen / Plaute, 1995, p. 12).

Empowerment is oriented toward expanding individuals' and groups' courses of action in a way that alters structural disadvantages, discourses about social exclusion, and personal behaviour patterns. Empowerment



strategies and measures strive to increase the degree of autonomy and self-determination in the lives of people and communities who can use it to define and advance their own interests independently and responsibly, and in a way they themselves determine. Empowerment refers both to the process in which people enhance their power and also develop their ability to discern and gain advantage from professional support, their personal scope of action, and their own resources. The focus is on strengthening an individual's available potential (cf. BMZ, 2013B). Empowerment is also regarded as a prerequisite for the sustainability of projects.

Empowerment, being a process, offers no standardised steps and procedures that can be followed schematically; empowerment processes are relative and need to be evaluated in context. Changes that represent a qualitative improvement for women's situations in a particular regional cultural context can be of minimal significance for women in a different one. This means that the sense and significance of gender analysis can be construed as a foundation for differentiated and context-sensitive project planning and assessment.

Empowerment refers to processes of and potentials for change in various dimensions:

- personal empowerment in the sense of subject formation and autonomy (self-confidence, assertiveness, self-determination, etc.);
- social empowerment (involvement, formation of collective identities, etc.);

- political empowerment (political participation, ability to identify one's own political interests, etc.);
- legal empowerment (establishment as a legal person);
- economic empowerment as the strengthening of economic survival strategies and independence (access to vocational initial training and further education, to knowledge of market mechanisms, to financial services; access to and control over resources such as land and land ownership; property rights and career opportunities in leadership and decision-making positions).

The BMZ designates "specific measures to strengthen women's strategic interests" (empowerment) with the marker **GG2** and gender mainstreaming in DC programmes and political dialogue with "**GG1**" (BMZ, 2011). The markers correspond to the OECD / DAC guidelines, and - in the case of the GG2 marker - specifically have the promotion of women, their rights, and gender equality as a main goal. (Adolescent boys and men can also be a target group of GG2 measures). A gender analysis is mandatory for programmes undertaken on behalf of the BMZ. It is a prerequisite for project planning and provides "information about [...] the respective needs and interests of women and men that exist in the specific fields of activity and how they can be addressed" (BMZ, 2011). Other instruments are the gender-sensitive planning, implementation, and monitoring of the projects.



3 Core issues in female employment

► Women are affected by gender-specific division of labour and labour market segregation in almost all of German DC's partner countries. The global female employment rate is not only much lower than the male; many women are also confronted with a series of **gender-specific problems** when they join the workforce. For example, they are over-represented in the informal sector and on average earn less. Furthermore, women often face a double burden when their labour market activity is combined with household chores and childcare.⁶

The World Economic Forum's Global Gender Gap Index shows clearly that major gender inequalities exist in worldwide economic empowerment. While over 90 percent of the 142 countries examined in the report have, to a great extent, closed the gender gap in health and education, it remains vast in economic activity and political participation (see Box 1 and Figure 2).

BOX 1

Global Gender Gap Index // measurement of gender disparities

The Global Gender Gap Index (World Economic Forum, 2014) calculates the size and scope of gender disparities in four categories: economic participation and opportunity, health and survival, educational attainment, and political empowerment. In a comparison of regions, the industrialised countries lead the Global Gender Gap Index with an average of 75 percent equality between men and women, while the MENA region occupies last place. However, significant differences exist in the sub-indices:

For example, the sub-index "economic participation and opportunity" found gender-specific inequality in labour force participation, wages, and the distribution of job types. A recent study of 43 countries, including 14 developing countries, calculated an average gender pay gap of 18.4% (cf. Tijdens, Van Klaveren,

2012 p. 4). The authors discovered especially high wage discrepancies in Zambia and Azerbaijan; Costa Rica and Paraguay, in contrast, exhibit below-average disparity.

Gender roles help explain these income variations. Globally, women are involved in less-productive economic activities and conduct business in sectors with lower economic impact and fewer opportunities for expansion. Women also face constraints in career opportunities, and particularly significant differences in income are observed among part-time workers and those with low skill levels.

Another Global Gender Gap Index sub-index, educational attainment, calculates the differences between men and women in terms of access to education. This is measured by the gender ratio in primary schools, secondary schools and at universities. In this category, North America is at the top of the ranking, with

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 6 The World Bank report "Gender at Work" (World Bank, 2014a) provides a current overview of gender-related aspects of employment.

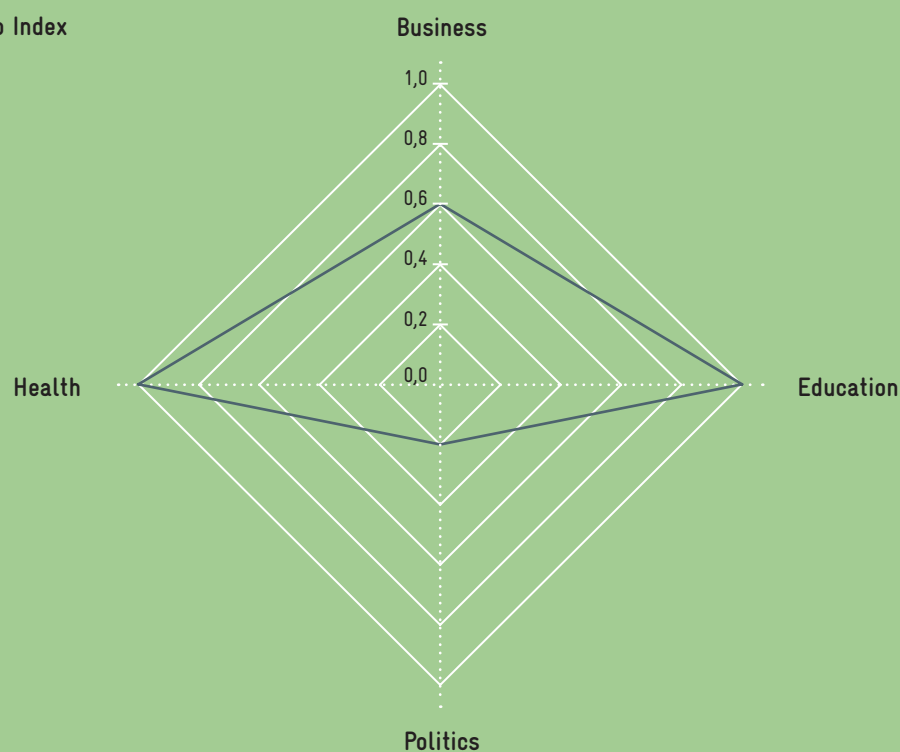
complete equality in education. Sub-Saharan Africa is in last place, with about 82 percent.

A further sub-index, health and survival, looks at the differences between women's and men's health. Two indicators are relevant here: gender percentages at birth and life expectancy. In this grouping, all world regions manifest relatively similar results. Even the regions with the lowest women's health and survival standards, Asia and the Pacific, have achieved 95 per cent equality.

The fourth sub-index "political empowerment" measures the difference between men and women at the highest level of policy making. Examined is the ratio of men and women in ministerial and parliamentary positions and the ratio of men and women who have held executive offices (prime minister or president) in the past 50 years. This category reveals the most significant discrepancies: in Asia and the Pacific region, the figure is 23 percent, whereas the Middle East and North Africa, with only 8 percent, illustrate the greatest need for change.

FIGURE 2

Global Gender Gap Index



Source // World Economic Forum, 2014, p. 7

3.1 Inequality in educational opportunity

In the year 2000, 164 countries adopted the Framework for Action entitled “Education for All: Meeting our Collective Commitments” at the World Education Forum in Dakar, Senegal. The six objectives relate to early childhood care and education, universal primary education, learning opportunities for youth and adults, adult literacy, gender parity and equality in education, and education quality. Although not all objectives were achieved as planned by 2015, some regions and countries have made significant progress.

In developing countries today, 78 percent of girls attend school. Between 1999 and 2010, the proportion of girls who did not attend primary school, dropped from 58 to 53 per cent. There are, though, still areas that are far from having achieved educational gender parity. In South Asia, of the children who do not attend school, 55 percent are girls; in West Asia the figure is 65 percent, and in North Africa 79 percent (cf. United Nations, 2012, p. 18). Two-thirds of illiterate adults are women (cf. United Nations, S. 2013, 17). In India, the **female literacy rate** is 39 per cent, and 56 percent of the girls who begin to attend school drop out during primary education. In many cases, Indian women and girls confront constraints imposed by their families or husbands or as a result of an insecure social position in regard to basic human rights, such as the right to food. A result is that numerous girls do not develop adequately due to poor health (cf. Welthungerhilfe, 2013b, p. 4f.).

In many poor regions, girls do not attend school because they work in agriculture or have to assist their mothers with the housework and childcare. Parents with scarce economic resources also usually favour their sons in regard to school attendance and further career training. Girls are also at a disadvantage during the “first threshold”, i.e. **the transition from school to vocational training**, a process

in which socio-cultural reasons play a role. For example, it is argued that they do not need training since they will get married and have children anyway (cf. BMZ, 2013C). Parents are often unable to finance an adequate education for all their children due to economic constraints. With an eye toward their own retirement, they invest in the education of children who are most likely to earn the highest incomes. The assumption that girls will earn less produces a hopeless situation in which girls are pushed to have children or - if they work - are usually involved in unskilled and precarious wage labour. An important step toward breaking this vicious circle is the socialisation of education and training costs through free and tax-funded access to education.

3.2 Gender-specific division of labour and labour market segregation

The following section describes causes of gender-defined division of labour and segregation of the labour market from a view primarily based on socialisation theory.⁷

Gender-based division of labour and the emergence of gender roles⁸ can already be observed in hunter-gatherer societies. Approaches that explain this original division of labour can be found in both economic theory (especially that of comparative advantage) and power theory. With the emergence of wage labour in the 18th century, a division between a paid production realm and a non-remunerated reproduction realm was established in the industrialized countries. Although women also factored

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7 Approaches that examine work-related skills on the basis of biological differences between and within the genders cannot be discussed in detail here (cf. as representative the 2007 survey article by Hausmann). Hausmann's conclusion emphasised that the differences within the genders are greater than those between them; therefore a finding of different average occurrences of biological characteristics that define the suitability of individuals for certain professions has no validity. Nonetheless, it is precisely this type of false “ecological” conclusion (extrapolated from the average to the individual) that forms the basis of many prejudices.

8 The concept of “role” is disputed in sociology. Both action-theory approaches and newer ones based on systems theory do not use it. The debates among the various theoretical currents cannot be discussed here. In the foregoing remarks, the term “role” is to be taken in a pragmatic sense, as used in everyday language.

among the wage labourers in the industrialisation process, the bourgeois ideal of non-working wife remained intact.

Sellach calls the distinction between the paid production realm and the non-remunerated reproduction realm “one of the causes of economic and social inequality between the genders. A constitutive element of gender-based division of labour is the normative attribution of varying life circumstances for women and men that ignores individual interests and the realities of life, accepting the unpaid house and family work as ‘female’ and the breadwinner role - and concomitant paid employment - as ‘male’” (Sellach, 2003, p. 113f.). An extension of these “roles” can also be observed in today’s workplace, in which there is **horizontal labour market segregation** into “typically male” and “typically female” occupations and fields of activity, as well as **vertical unequal distribution** of leadership positions between the genders.

In industrialized countries today, an explicit distinction between male and female jobs no longer exists in pure form; rather there is a continuum of male-dominated, mixed, and female-dominated occupations. Women are economically active in a broad range of fields: agriculture, industrial production, and the service sector. Nonetheless, “typically male” and “typically female” careers continue to occupy a major place in the spectrum and have proven stubborn in their persistence (cf. Eg to Leitner, 2001 and Nollmann, 2002).

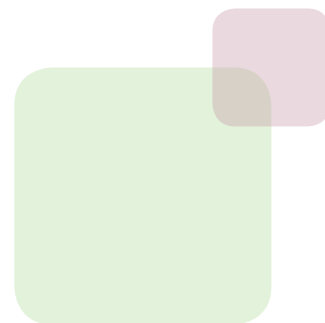
Holst and Busch (2009, p 7f.) point out that the foundations of career choice and discriminatory practices in the labour market can be traced to internalized gender orientations and preferences. In fact, many girls’ career aspirations tend toward nursing and educational professions whereas men concentrate on scientific and technical fields. The authors go on to say that cultural preconceptions about gender lead to a situation in which, other things being equal, men in many cases are ascribed a

higher level of professional competence and performance than women. This attribution carries with it differences in job opportunities and income levels; the latter because income reflects the employee’s expected performance.

These structural differences in the labour market, the **varying career choices of women and men**, and the lower proportion of women in management positions help explain why women’s earnings are often significantly below those of men. Other results of these gender-role attributions include the high percentage of women who work part time, discrimination against women in the workplace, as well as the generally lower prospects for promotion among women.

Moreover, the proliferation of paid employment for women has not resulted in a major redistribution of the **responsibility for the reproduction realm** between the genders. Women are usually no longer solely responsible for this area, but they bear the main responsibility - alongside partaking in gainful employment. In this regard, the unequal conditions in developing and developed countries should be highlighted with respect to the division of labour between the genders.

In industrialized countries, investment in infrastructure and public utilities, e.g. the availability of electricity, sanitation facilities, and clean water, have led to a reduction of the time required for work in the home. Since women are disproportionately involved in these tasks, these investments have influenced the division of labour. The availability of **childcare and elderly care facilities** has also had an impact. Whereas affordable, accessible, high-quality care facilities can be found in industrialized countries, developing countries suffer from almost a total lack, especially in the field of long-term care for the elderly. As a result, these responsibilities become the task of women and keep them out of the labour market (cf. ILO, 2012a, p. 37f.).



Pregnancy and maternity leave are protected by law in many countries. Nonetheless, women are often subjected to discrimination in questions about pregnancy or their desire to have children during job interviews or in companies' HR policies. Women's responsibility for childcare requires that governments and businesses refrain from adopting any laws or regulations that even inadvertently create further barriers to female employment. For example, a law in Chile stipulates that companies and institutions with more than twenty female employees have to establish and maintain nurseries in or near work areas (cf. Dirección del Trabajo, 2013). This has resulted in some companies intentionally limiting their female workforce to nineteen. Providing childcare for female and male employees alike would have been a better choice - also in terms of contributing to a breakdown of traditional gender roles.

3.3 Female employment rate

The global male labour force participation rate is around 80 percent, and there is little difference among regions and countries. In contrast, the female participation rate in most countries is much lower, and there are large regional differences (cf. Figure 3). The employment rate of women and men in both Vietnam and Tanzania is 75 percent, while in Pakistan it is 28 percent for women and 82 percent for men. The lowest level of female employment, about 25 percent, is in the Middle Eastern and North African (MENA) countries, compared with a rate between 70 and 80 percent for men (cf. World Bank, 2014b).

In the last thirty years, no continent has experienced an increase in the labour force participation rate of women comparable to that in Latin America, a rise from 36 to 43 percent (70 million women). In Colombia, the number of working women has increased by 18 percent in 22 years and has thus almost reached the European level. In comparison, the MENA region has only recorded an increase of five percent in the last 30 years (cf. OECD, 2012a, p. 151 and World Bank, 2012b, p. 340ff.).

Possible **explanations for growth in female employment** in a country have to consider a variety of dimensions and developments. For example, granting equal access to education and vocational training for girls and women can contribute to an increase in both economic growth and the female employment rate. The importance of social and cultural norms and role models, though, should not be underestimated: they can constitute barriers to the integration of women into the labour market despite the existence of a relatively high educational attainment level. The countries of the MENA region, for instance, exhibit the lowest female employment rates in the world in spite of advances in female education and declining birth rates. The influence of traditional values and gender-role-based concepts is one of the decisive factors for the low employment rate of women.

However, there are also norms and values in many Latin American countries that may represent obstacles to female economic integration such as role attribution that places the primary responsibility for child care and household on women. Nevertheless, in comparison to other regions, there has been a **steep rise in Latin America's female employment rate**. The region's economic development and comparatively high level of education could be reasons for the increase in female employment, but they are not adequate as the sole explanation. The role economic necessity has played in seeking a second household income is difficult to assess. Latin America's female employment increase may be due to the combination of targeted investments and changes in the social infrastructure. In some countries, there are interesting examples of public social and educational policies that might have an impact on women's employment.

In **Colombia**, the state-subsidized Hogares Comunitarios programme, which provides care for children of poor families, has been in existence since the mid-1980s. Children under the age of five are looked after in the districts where their families live, either in families - similar to the childminder model - or in day-care centres.

The programme is the Colombian government's largest welfare project. There are over 80,000 of these childcare centres distributed throughout the country that attend to over one million children. Parents pay a monthly fee of about four dollars. It is assumed that the programme has contributed to a strong increase in female employment (cf. Attanasio / Vera-Hernandez, 2004, p. 46).

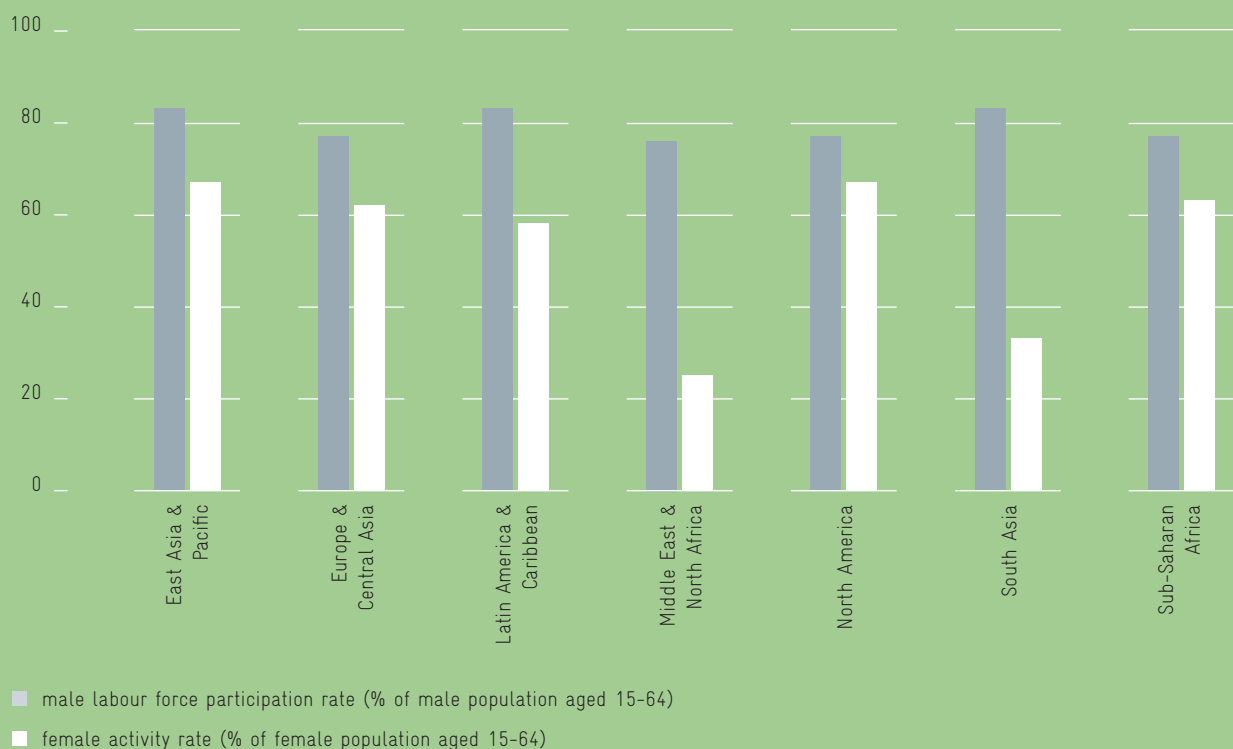
In **Argentina**, similar results have been obtained through the broad availability of public preschools (cf. Berlinski et al., 2008, 21f.). In areas of **Rio de Janeiro** inhabited by low-income families, the increase of publicly provided childcare has also resulted in a rise in female employment, but it has not added to the number of working hours of those women who were employed before the programme's introduction. In **Peru**, the community-or-

ganised, state-funded Wawa Wasi programme offers childcare, health care and prevention, and community kitchens for the integrated care of boys and girls. In the initial phase, the work was primarily done on a voluntary basis, but there are now programmes for the certification and remuneration of childminders, who thus obtain even better chances in the labour market (cf. ECLAC / CEPAL cf., 2010b, p. 23).

Even if there is no automatic link between an increase or improvement in childcare offerings and a growth in women's employment, the existence of subsidized - and thus affordable - **services close to the family's residence**, is a factor that can influence female employment. In addition, **infrastructure projects** that make access to water, electricity, and transport available or improve it

FIGURE 3

Participation rates by region and gender



Source // World Bank, World Development Indicators, 2014b

can also be important if they contribute to saving time and thus facilitate the reconciliation of work and family life. As women bear the primary responsibility for child-care, such measures are likely to improve the conditions for their participation in the labour market.

At the political level, there have also been changes that may mean a paradigm shift and have an impact on values and norms about the role of women. Costa Rica, Brazil, Argentina, and Chile have or had **female heads of state** in the last legislature, and in some Latin American and Caribbean countries, recognition of housework, family care, and healthcare work has been enshrined as a socially relevant and economically significant task in the constitution. This development began in 1999 in Venezuela and followed in 2008 in Ecuador and Bolivia. In the Dominican Republic in 2010, in addition to this topic, among others, the right of women to live without violence was enshrined in the constitution (cf. ECLAC / CEPAL, 2010b, p. 21). These processes were accompanied by extensive public debate and consultation of the population. It can be assumed that this view, which sees the reproductive work of women as a fundamental contribution to social development, is reflected in the public consciousness. However, the recognition of reproductive work is still distinguished from more comprehensive equality in both the production as well as the reproduction realms.

In this context, the Social Institutions and Gender Index (SIGI), which the OECD Development Centre created in 2009 to assess the discrimination of women in developing countries, reaches some noteworthy conclusions.

The underlying hypothesis is that in many countries, tradition and culture hinder women from developing their economic potential. The index focuses on **societal norms as a key factor** in women's participation in economic and social life. The 2012 SIGI index indicated a positive correlation between a restrictive family law and limited civil liberties for women on the one hand, and a lower level of female employment in non-agricultural activity on the other (cf. OECD, 2012b, p. 27).⁹

3.4 Labour market challenges

The Working Poor

The ILO estimated that 829 million females and 522 million males worldwide lived in poverty in 2009 (cf. ILO, 2011a, p. 7).¹⁰ Notably, this also includes in-work poverty: even people in gainful employment often do not have adequate income.¹¹ About 397 million working people lived in destitution in 2011, and another 472 million people did not earn enough to meet their family's and their own basic needs. They make up 39 percent of the global workforce (cf. ILO, 2013a, p. 10ff.).

Twelve percent of the working poor are dependent employees, 59 percent work on small or family farms or as micro-entrepreneurs, and 25 percent are **unpaid contributing family members**. The effect of in-work poverty on women can include serious consequences for their children's development prospects, especially for widows or single mothers who have weak social networks (cf. KfW, 2012).

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9 The index was developed as a complement to existing indicators that measure disparities between women and men in regard to, for instance, access to education, health, and life expectancy. The SIGI index includes five indicators (discriminatory family law, restricted physical integrity, a preference for male offspring, limited access to and demand in reference to resources, and the constraint of civil liberties). The relevant variables include, for example, laws; social norms and practices in the family such as genital mutilation; violence against women; early marriage; inheritance rights; and the possibilities for women to be active in public life and in public spaces (cf. OECD, 2012b, p. 8).

.....
10 The World Bank does not make a gender-based calculation of the number of the poor. Instead, it identifies the members of a household as extremely poor if the daily household income per person in the household is below US\$1.25. Given the same household incomes, households are thus more likely to be poor if they have many members with no income, which applies includes in-work poverty: even people in gainful employment often do not have adequate income. About 397 million working people lived in destitution in 2011, and another 472 million people did not earn enough to meet their family's and their own basic needs. They make up 39 percent of the global workforce (cf. ILO, 2013a, p. 10ff.).

11 As defined by the ILO, the working poor are employed members of a household whose members have an average income below US\$2/day or US\$1.25/day (extreme poverty). Thus, the classification of an individual as „working poor“ not only depends on the income, but on how many household members have to live from the income.

Informal and precarious employment

Informal employment is generally characterized by low income, precarious conditions and fewer chances of promotion. The OECD estimates that about half of all employees worldwide work in the informal economy. In some regions, such as sub-Saharan Africa or South Asia, the figure may be as high as 80 percent (see Figure 4). Female labour force members **work more often than their male counterparts in the informal sector**, and the frequency with which they work as household helpers or in other unpaid and poorly paid jobs is above average. The majority are not protected by labour laws, and this is especially problematic in the areas of the maximum permissible number of working hours and

the statutory minimum wage. Women in the informal economy are not entitled to state social security; this also applies to maternity leave.

In most of the national economies presented in Figure 4, the proportion of women employed in the informal economy is higher than that of males. In Peru, 76 percent of the women in the labour force are involved in the informal economy compared to 65 percent of the men; in South Africa, the figures are 37 versus 30 percent. Egypt is an exception: 23 percent of the female labour force members are active in the informal sector compared to 56 percent of the male (see ILO, 2012b, Table II and OECD, 2013a.).

FIGURE 4

Percentage of female and male workers in the informal economy (in percent)



Source // OECD, 2013a

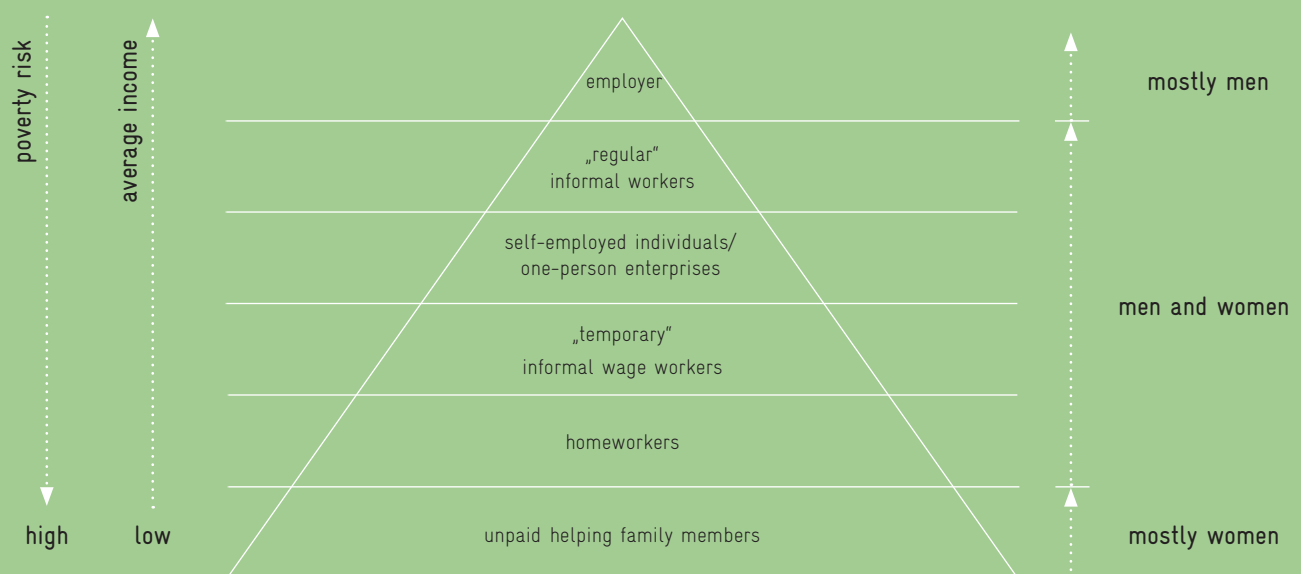
The high **concentration of self-employed women in the informal economy** has various causes. This type of employment enables women to assume their responsibility for the reproductive realm better than a job with prescribed working hours in the formal sector. Being self-employed or small-business owners offers them more flexibility both in working hours as well as in regard to local conditions. For instance, the production facilities and / or sales outlets are often located in the area where their family lives. However, the need to reconcile work and responsibility for the reproductive realm also means that no new markets or sales opportunities - and the concomitant chances to improve their income - can be developed because their endeavours are limited to the space of their neighbourhood or the immediate vicinity.

In partner countries, informal employment doesn't only relate to the informal sector. In cooperation with the ILO, Martha Chen of the global network Women in Informal Employment Globalizing (WIEGO) has made significant contributions to the understanding of informal employment. Informal employment is characterized by a **great heterogeneity**. Chen (2012) has illustrated the various categories of informal employment in the form of a pyramid (cf. Figure 5) in which hierarchies related to income and risk of poverty are displayed in terms of gender affiliation. At the lower levels of the pyramid are unpaid family workers, homeworkers and casual workers (both male and female) in the informal sector. They are characterized by low incomes and a high risk of poverty - and are mostly women. Women and men are equally represented at the self-employed level, and men make up the majority at the level of employers and regular informal workers, who are characterized by a rather high income and low risk of poverty (cf. Chen, 2012).

FIGURE 5

Heterogeneity of informal employment

segmentation by gender



Source // Chen et al, 2005

As can be seen in the graph, there can also be **informal employment in formal enterprises**. This refers to the employment of workers who do not work in a formal employee relationship or do not have social security. Well-known examples of this form of informal employment are female garment workers in Bangladesh who sew for international retail chains. Likewise, domestic workers or cleaning staff who work in private households with no contract or no social protection fall within the category of informal workers (cf. Chen, 2012).

However, many women in developing countries are employed as **precarious workers in formal enterprises** - not only in the textile industry in Bangladesh or China, but also as fruit pickers in Chile or as flower cutters in Ecuador. They work on the basis of short-term contracts or without a contract, usually without social security: for example, they receive no maternity leave or pay in case of illness. The women are forced to endure long hours to generate sufficient income and toil under tremendous pressure. This form of employment has increased in recent years at the cost of violating basic human rights, such as the protection against health-threatening working conditions.

In Chile, for example, the proportion of precariously employed seasonal agricultural workers rose from 45.7 percent in 2000 to 54.6 percent in 2006. Their working conditions and forms of remuneration are increasingly subject to processes of flexibility (cf. ECLAC / CEPAL, 2010a, p. 11). This model of making work more flexible presents a particular disadvantage for the employees, who are predominantly female. Although they are employed

up to eleven months a year, the women - who work in the harvest, the selection of the fruit, cleaning or packaging - are paid on a daily basis according to the number pieces or packed cartons. For the workers, this means uncertainty about their continued employment, no clarity in regard to their wages, and the pressure of constantly having to be available. Furthermore, their health suffers from the effects of pesticides and fertilizers, which in many cases lead to miscarriages and birth defects.

Employment by sector

Women usually work in different sectors than men. It is striking that in Latin America, the Caribbean, the Middle East, and southern Africa, a higher proportion of employed women work **in the service sector and trade** than employed men (see Figure 6). The service sector includes “typically female” occupations as well as others. In many developing and emerging countries, working as domestics in private households is an entry into employment for many women with low levels of education. For a detailed analysis, however, the service sector would have to be broken down in greater detail.

Women make up more than 40 percent of the global labour force as a whole and constitute 43 percent of the workers in agriculture. In subsistence farming, they are over-represented: In developing countries, up to 80 percent of the food is produced by women (cf. Welthungerhilfe, 2013a). Regional differences, however, are considerable. In Latin America, women make up about 20 percent of the agricultural employees, whereas the figure in East Asia, Southeast Asia, and sub-Saharan Africa is over 50 percent (see FAO, 2011, p. 7).



The lower level in Latin America can be explained by the higher average educational level of Latin American women plus the contributing factor that women prefer employment in other sectors. Another element is the level of economic development in many Latin American countries, their degree of diversification, as well as socio-cultural influences. The generally high rate of female employment in sub-Saharan Africa (61 percent) and the high proportion of female employment in the agricultural sector can also be explained, besides in terms of pure economic necessity, as being a consequence of cultural norms that encourage women to be economically active and to assume substantial responsibility for agricultural production. However, there are significant country-specific differences. For example, in Côte d'Ivo-

ire and Niger only 36 percent of those employed in agriculture are women. In Lesotho, Mozambique, and Sierra Leone, in contrast, women make up over 60 percent of agricultural workers (cf. FAO, 2011, p. 7f.).

Women are often discriminated against in **ownership rights** and control over land use, be it due to social, religious and cultural factors, or the prevailing inheritance law. In Benin, the average size of the land parcels owned by women is one hectare compared to two hectares in male ownership; in Burkina Faso the fields to which men have access are, on average, eight times as large as those of women (cf. World Bank, 2011, p. 225). In Latin America and the Caribbean, 70 to 90 percent of the official owners of farmland are men (cf. FAO, 2011, p. 24).

FIGURE 6

Employment of women and men by sector (in percent)

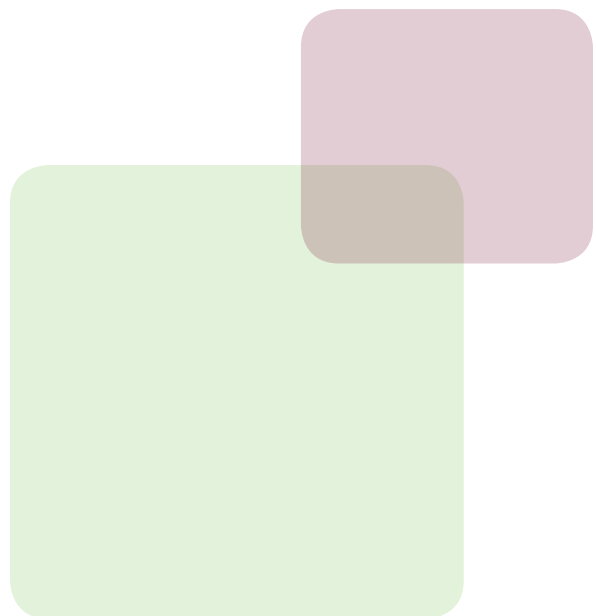
region	women				men			
	agriculture	industry	services	all activities*	agriculture	industry	services	all activities*
Caribbean	3	9	88	100	11	29	60	100
Central America	8	16	76	100	34	23	42	100
East Asia and the Pacific	31	12	56	100	33	20	46	100
East and Central Africa	58	8	34	100	52	14	34	100
Middle East and North Africa	21	7	72	100	12	29	58	100
OECD	5	12	83	100	6	34	60	100
South America	12	12	76	100	20	28	52	100
Southern Africa	12	11	77	100	21	26	53	100
South Asia	51	19	28	100	35	20	41	100
West Africa	53	7	36	100	60	11	27	100

* Data for "all activities" also include „inadequately defined activities“, which are not listed in the table. Thus the sum of agriculture, industry and services may not equal 100.

Source // OECD, 2013b

The crop yields of female farmers are on average 20 to 30 percent lower than those of men because women have less access to advice, improved seeds, fertilizers, and tools, and because the farmland that women work is usually smaller than that of men. If women in the agricultural sector had the same access to resources as men, it is estimated that the number of undernourished people worldwide could be reduced by 100 to 150 million (cf. FAO, 2013a).

In addition, studies have shown that women having higher incomes leads to an improvement in the family's quality of life and standard of living because the expenditure on food, education, and children's clothing rises, and less money is spent, for example, on alcohol (cf. World Bank, 2012b, p 164).



4 Development cooperation approaches to promoting female employment

► To address the gender-specific labour market challenges identified in Chapter 3, there are a number of approaches and strategies to promote employment policies that contribute to equal participation of women and men in gainful activity.

The following presentation of instruments and sample projects is oriented toward the various dimensions of German development cooperation's integrated approach to employment promotion (see section 2.1). With its systemic methodology, the integrated approach to this endeavour offers the opportunity to address the various levels and dimensions of gender discrimination and develop potentials for change.

4.1 Improving employability through vocational initial training and continuing education

Gender-based discrimination begins very early in life and directly contributes to inequality. During childhood and adolescence, policies can **reduce inequality through education and training**. With age, though, the reduction of discrimination becomes more difficult and cost intensive.

Career education refers to both **vocational initial training** as well as **further education**. The acquisition of skills and qualifications in vocational training forms the basis for self-employment or dependent employment. The vocational training system's effectiveness in regard to quality standards and a sustainable labour market orientation of qualifications that meet business and

Afghanistan // Young women and men in Kabul take part in further training together.



industry's requirements are decisive in creating increased employment opportunities for trainees. Also necessary is the ability of the system to respond adequately to changing demand. The content of vocational education and training relates to all educational segments, which means the acquisition, maintenance, and lifelong development of skills and competencies. Many women in developing countries do not have an adequate level of general education to enable them to qualify in the formal system of vocational training. In addition to educational opportunities in the formal sector, therefore, non-formal qualification programmes play an important role.

Because of societal norms and values, women in some localities are not permitted to leave the limited area assigned to them in their immediate surroundings. In countries suffering from crises and conflicts, the **security situation** makes it very dangerous for women to be in public places. In some countries, it is forbidden for women to participate in public life on an equal footing due to religious or cultural reasons. Furthermore, there are countries and regions where sexual violence against women is so prevalent that it is inherently dangerous for them to travel by public transport or stay in certain areas. This also means a limitation of their educational opportunities, as many courses are offered in the evening or as classroom lectures.

In the field of **non-formal qualifications**, there are examples that demonstrate how employment and training opportunities for women can be created in these situations. Non-formal training courses have to be appropriate to the needs and situation of the target group, for only then can they be successful. These courses are particularly relevant when women confront a variety of

employment-related barriers. In post-conflict countries or countries with a fragile state structure, it is therefore important for non-formal qualification programmes to combine training activities with personal and social empowerment and to promote life skills and personal competences.

For example, in a project undertaken by the former GTZ to support the Indo-German Institute of Advanced Technology (IGIAT), a textile training centre was constructed for school dropouts and women from tribal settlements. In five-week training courses, the girls were trained for employment in the local textile industry. In addition to the professional qualifications, issues such as teamwork, hygiene, and personal attitudes were addressed (cf. GIZ, 2010b, p. 91). These **life skills** are related to **social and individual competences**, such as critical faculties, creativity, and dealing with emotions, conflicts, and stress, and acquiring them augmented the participants' ability to cope with problems in their social and work environment. Especially for disadvantaged population groups, these skills - alongside technical qualifications - constitute an important basis for a successful participation in working life. These training programmes play a significant role for people who cannot find further education opportunities in formal education.

Specific training courses in the field of information and communication technology (ICT) enable women to acquire new skills or improve their knowledge and thus increase their employability. Because **ICT careers** still have no clear attribution of gender roles, they provide especially good opportunities for decent employment for women.



In many countries, women have equal access to secondary education. In vocational schools, though, they are underrepresented. For example, in Albania the proportion of men and women in elementary education is balanced. In general education, women account for 51 percent; in higher secondary education, 48 percent. In technical vocational schools, however, women account for only 20 percent, whereas the figure is 61 percent in the faculties of Arts and Education (see DEZA, 2009, p 4). Vocational schools mainly offer technical training such as metal and woodworking, welding, electronics, automotive mechanics, and related careers, which are still selected primarily by men. Through intervention in the area of pre-career training that highlights the opportunities for girls and boys in various occupations, the **gender role models in career choices** can be broken down, helping to achieve a more equitable distribution of the genders in vocational schools.

Even in the German DC projects for the promotion of vocational training, this orientation is only slowly being reflected. The “Synthese und Meta-Evaluierung Berufliche Bildung 2011“ (Synthesis and Meta-Evaluation of Vocational Education, 2011) comes to the conclusion that the focus of most VET projects is on classic men’s jobs in the manufacturing sector and “not particularly gender-sensitive”. Furthermore, the cross-cutting issue of gender equality “plays a minor role in vocational training projects” (GIZ, 2012b, p. 9ff.).

Box 2 uses the example of Albania’s modular vocational training to show how special attention can be given to women in the context of vocational training and continuing education programmes. Two aspects of the following project are of interest. First, courses are offered that also correspond to the interests of many women and therefore allow them sustainable participation in the labour

BOX 2


Albania Modular Vocational Training

Since 1994, the Swiss Agency for Development and Cooperation (SDC) has supported the Albanian vocational training and continuing education programme «Albanian Vocational Education and Training» (AlbVET). The project is implemented by Swisscontact, which supports the government and private providers in the improvement of VET. One of the project’s four components promotes the access of women and members of ethnic minorities to the training courses. To motivate women to undertake vocational training, courses are offered for, e.g. commercial professions. The theoretical and practical training includes 20 professions organised in modular format. It is also possible to take part in additional courses for access to higher education. The training can be completed

after any module and continued at a later time. So far, about 30,000 people have attended the training and around 70 percent of the graduates have found jobs (see DEZA, 2009, p. 4f.).

...► Lessons Learnt




By supporting training courses that go beyond the classical technical careers, in a special way, this project addresses the interests and needs of women who are not adequately taken into account in many VET projects. The modular design also makes it possible to achieve various levels of qualification and complete the training, depending on the person’s individual skills and opportunities in the labour market or to pursue higher qualifications. The modular approach allows a better reconciliation of training and family life and is therefore also open to women with family responsibilities.



market. Second, the training takes place in modules that can be completed at any time and continued when there is interest. This model encourages greater participation of women because it permits reconciliation of career and family responsibilities.

Entrepreneurship Education in the schools and professional training is an approach tested and practiced in many countries. It supports the building of competences; strengthens personal responsibility; imparts basic business and management knowledge, the importance of economic independence, and innovative business ideas; and identifies entrepreneurial potential. Regardless of whether they work in the formal or informal economy or in dependent employment or are self-employed, it has proven useful for individuals to have already acquired knowledge about the various perspectives, potentials, and problems linked to the different forms of employment in school.

In Entrepreneurship Education, Gender Mainstreaming can have various aspects: raising awareness about the special situation of female entrepreneurs and the responsibility of women for the household, the education and care of children, and care of other family members - as well as the problems associated with the reconciliation of work and family life- that result from traditional role perceptions. Gender-based labour market segregation can be discussed in relation to what are generally considered “classic” female and male occupations, but also with regard to issues such as the right to equal access to resources, loans, and services.



The example in Box 3 shows methods and instruments that can be used in teaching entrepreneurship in VET and how the situation of women entrepreneurs can be treated in the process.

Box 4 presents an example of the implementation of the gender-mainstreaming approach in VET for a “sunrise industry” and the production of a “Gender Toolbox” for use in training centres in the technology sector. This instrument makes it possible for users to develop and apply gender competence in VET.

BOX 3

Namibia Entrepreneurship Education – Focus on female entrepreneurs

The capacity-development project entitled Entrepreneurship in Teacher Training of the former InWEnt, an organisation for human resources development, advanced training, and dialogue, carried out a further-education programme for teacher trainers in cooperation with the Namibian Ministry of Education. In 2005, the Namibian government decided to introduce the subject Entrepreneurship in the junior secondary phase curriculum (similar to the junior high school). The target group was eighth to tenth-grade students at general education schools.

The training programme for teacher trainers (consultants and multipliers) and specialist teachers of Entrepreneurship sought to strengthen both national basic and further-training structures and an innovative training system. The concept was to contribute to Namibia’s economic development, especially in regard to the promotion of SMEs in disadvantaged regions and population groups.

To promote sustainability, there were additional practical measures such as the compilation of an Entrepreneurship Glossary, holding an „Entrepreneurial Day“, and the development of a handbook to be used nationwide.

An objective of the measure related to the specific situation of female entrepreneurs: “Economics teachers in Namibia’s general-education schools are familiarized with the specific problems of female entrepreneurs, and with this knowledge, they contribute to the creation of equal opportunities in the realm of women’s participation in economic life” (cf. GIZ, 2011a). A 2009 evaluation of the project showed that the subject „Special Aspects of Women in Business“ had been dealt with in detail in the training courses for local teachers and that the teachers had integrated the specific challenges of women entrepreneurs as a cross-cutting issue in the form of exercises, case studies, and role-plays into their classes.

...► Lessons Learnt

General education is the foundation for future employability, and vocational training, university studies, or other forms of qualification are usually based upon it. In the context of Entrepreneurship Education, the particular challenges and opportunities that confront female entrepreneurs and working women were treated. The training of teachers based on a practice-oriented gender mainstreaming approach in school education, practical application in a variety of instructional forms and methods, as well as the compilation of a handbook, can contribute to equal participation of women in working life.

BOX 4

India Gender Toolbox for training in the technology sector

The project carried out from 2005 – 2008 by the former GTZ entitled Promotion of Industrial Services and Employment had vocational training and private sector development as its core elements. The effort pursued the objective of promoting the training and services courses offered by private vocational training bodies and the agency for technical standards that met the needs of technology-intensive SMEs and the objectives of state-run programmes for the disadvantaged.

In India, a comprehensive gender study that analysed the framework and specific situation of women

in modern technology training was undertaken with the aim of promoting women. Taking all the relevant stakeholders (training institutes, industry, governmental institutions, and banks) into account, various qualitative analyzes were performed and a sectoral gender strategy developed that was adapted to the country's specific needs.

The "Gender Toolkit for Centres of Advanced Technology and Training" was developed as an instrument to be applied in practice. It was tested in two centres and, based on the results, further refined. Thereafter, twelve course programmes that included gender-specific elements were jointly developed and run by network partners. Structural causes of discrimination against women such as the gender – class relation-



India// The Ministry of Micro, Small & Medium Enterprises, in cooperation with GTZ, promoted education and training in the field of modern technologies. Women were the special focus of this project.

BOX 4

ship and belonging to ethnic groups and castes were addressed, as were the practical needs of female training participants, e.g. safety in public transport.

...► **Lessons Learnt**

Both the implementation of gender analysis as a foundation for a gender strategy as well as the gender-toolbox are examples of how the gender mainstreaming approach can be implemented in DC projects. The toolbox enables users to identify relevant elements of discrimination against girls and women, integrate them into the country's socio-political

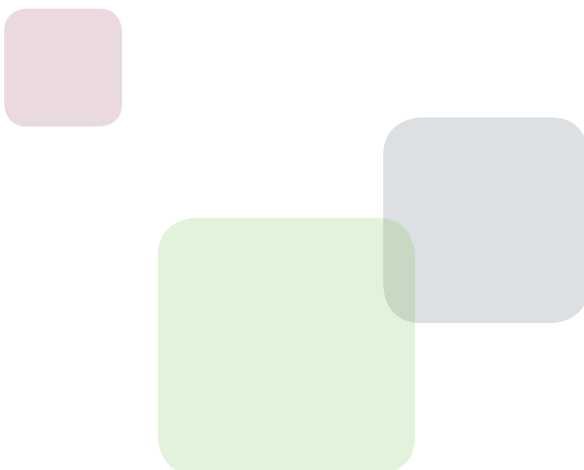
context, and prepare and implement strategies for a gender-sensitive approach in vocational training. The toolbox also deals with obstacles to women's employment and companies' resistance to employing them.

Furthermore, the project made an important contribution to overcoming gender-specific segregation in the labour market by promoting the qualification and integration of women in technology-intensive sectors of the economy. In the process, it fostered changes in consciousness at different levels (companies, training institutions, ministries, and in public opinion).

4.2 Job creation through a competitive private sector and access to financial services

Positive evolution of the private sector can make a direct and decisive contribution to economic growth and employment, but an increase in the number of jobs among the target group is not an automatic consequence of **increased competitiveness**. It is more important to investigate how measures designed to create decent, productive employment - especially for women - can be developed in concrete terms.

The integrated application of instruments for private sector promotion should achieve structural and sustainable employment effects aimed specifically at women in dependent employment or female company founders and entrepreneurs. In many countries, women are disadvantaged, for example, in regard to ownership rights and control of the property. This makes it necessary to create equitable conditions in both rural and urban areas in order to benefit from women's economic potential for the country's development. As is evident from the following explanations and examples, different instruments assume central importance, depending on the sector and national context.



The project described in Box 5 includes a combination of instruments for private sector development and has published a number of publications on gender mainstreaming approaches.

Since the majority of **job creation occurs in micro, small and medium enterprises** (MSMEs), MSME

promotion is also a pivotal point in terms of promoting women's employment. Approaches to promoting selected sectors or value chains primarily addresses MSMEs that are active in the informal or formal economies (cf. GIZ, 2010b, p. 84) as well as their employees. They are thus equally relevant for dependent-employed and self-employed women.

BOX 5

Philippines Economic empowerment

The goal of the GIZ "Private Sector Promotion" project in the Philippines was to improve the business and investment climate by sustainably increasing competitiveness in selected communities, sectors and industries. The project had the following components: promoting corporate loans for small and medium businesses; management consultancy and services for SMEs; growth through local and regional economic development; and simplification of the granting of business licenses at the local level. A total of 84 communities received local and regional economic development support. A survey of female and male opinion leaders came to the conclusion that women had increasingly taken up business opportunities in MSMEs. Furthermore, at the national and subnational levels, the Department of Trade and Industry, placed greater emphasis on competitiveness and the equal participation of men and women in economic development in carrying out MSME promotion strategies.

During the implementation of the project, measures were increasingly taken in regard to gender mainstreaming approaches, and – in cooperation with the "Equality and Women's Rights" sector programme –

a number of Strategy Briefs were issued, for example, "Enhancing Competitiveness through gender mainstreaming. The role and status of women and men in MSME development in the Philippines" (cf. GTZ, 2010). The "Gender pays off" factsheet (2012) dealt with the integration of the gender mainstreaming approach at the project's various levels. It also illustrated concrete examples of and experience with the implementation of gender-sensitive value analysis. Other factsheets were dedicated to the integration of the gender approach in the Philippine MSME Development Plan.

...► Lessons Learnt

The publication of documents, analyses, and factsheets about employment promotion and the empowerment of women in the partner country is an important contribution that can lead to changes in consciousness among the relevant stakeholders. Publications like these, especially the factsheets, are exemplary because they dealt with gender-neutral support for the private sector in the Philippines in concrete terms. They also presented the advantages of the approach and this policy as a win-win strategy in the sense of "Empowering Women is Smart Economics".

In the following, three selected approaches are outlined as examples:

- Rural economic development and value chain promotion,
- Promotion of information and communication technologies, (ICT) and
- Development of financial services with broad accessibility.

Rural economic development and value chain promotion

Greater participation in economic life makes it possible for the rural population to raise its income and improve living conditions independently and sustainably. Concomitantly, rural women's employment and income situation can be improved through regional and local economic development.

The "Green Belt" project in Cambodia (Box 6) strengthens women's social and political participation at the community level and through the promotion of value chains, contributes to higher incomes of female workers in handicrafts and agriculture.

BOX 6

Cambodia Local Economic Development and Empowerment of Women

The GIZ programme for regional economic development that ran from 2007–2015 used a coordinated approach that linked the development of selected value chains and the introduction of instruments and mechanisms for local economic development by promoting decentralized structures and regional management. The project's target groups were micro and small-scale farmers, owners of micro-businesses, landless individuals, and persons not regularly employed. Women play an important role in ensuring survival of poor households, but their access to services and resources and the remuneration of their work are usually worse than men's.

Special measures, such as specifically promoting female municipal councillors and local women's self-help groups, as well as measures of financial literacy helped to reduce gender-specific barriers to participation in decision making and to raise women's incomes.

...► Lessons Learnt

This project took a multi-level approach that integrated other levels of empowerment with various components of regional economic development beyond increasing the target groups' economic production. In this case, it was related to the promotion of women's employment, gender-sensitive planning and implementation of education and training measures, and the promotion of women's social and political participation.

By promoting value chains, the income of female workers in agriculture and handicrafts increased considerably and thus made an important contribution to poverty reduction. Another Cambodian project, "Promoting the private sector in rural areas", achieved similarly noteworthy success for female empowerment by increasing the output of sedge mats produced by women (cf. GTZ, 2009a, p. 14). Furthermore, the „Regional Economic Development“ project contributed to the creation of both self-employment opportunities and dependent employment for disadvantaged women.

The instrument called **Gender Sensitive Value Chain Analysis (GSVCA)** explicitly includes the impact of gender differences in the analysis of each stage of the value creation. The roles, responsibilities, and functions of women and men as producers, entrepreneurs, and consumers are studied. Socio-cultural influences play a role, as do economic factors. The goals are to achieve better effects of the individual measures and to foster sustainable gender-balanced developments. An integral component of this instrument is the participation of the relevant actors (cf. ILO, 2013b).

GIZ employs this instrument, for example, in Ethiopia (cf. GTZ, 2009b, p. 56), in the context of the EconoW-in project in the MENA region as well as in Nepal (see Box 7).

BOX 7

Nepal Gender-sensitive economic development based on a value chain analysis

The Inclusive Development of the Economy (INCLUDE) programme in Nepal is a GIZ project carried out in collaboration with the Nepalese Ministry of Industry. The goal is to promote the social inclusion of disadvantaged segments of the population through the use of value chain analysis. This involvement takes place based on economic developments taking the gender-mainstreaming approach into account.

INCLUDE integrates women, marginalised castes, ethnic / religious groups and those affected by conflict or physical or mental limitations in particular value chains. The programme supports areas such as beekeeping, growing medicinal and aromatic plants, and dairy operations. These value chains have great potential to give rise to inclusive effects and do not require special physical conditions or education. The investments required to become self-reliant in these areas are low.

In 2013, INCLUDE was able to increase the number of employees in the supported value chains by 73 percent. The majority (69 percent) came from disadvantaged groups, 55 percent of whom are women. Eighty-four percent of the contact people involved believe that employment opportunities for women have increased due to the INCLUDE programme (cf. GIZ, 2013).

...► **Lessons Learnt**

By promoting value chains that make it possible for a large proportion of disadvantaged population groups to participate in working life, sustainable employment for women and disadvantaged groups can be fostered. The value chain has to take the country-specific characteristics and the regional demand for certain products into account.



Promotion of Information and Communication Technologies (ICTs)

Technological developments are changing the world of work. Internet commerce and marketing, the use of mobile phones for banking, and the growth of smartphone use in developing countries are just a few examples. ICTs enable information exchange and facilitate access to the market, the transfer of money, and pricing. Ownership of **mobile phones in developing countries** has increased dramatically in recent years; however, a woman is 21 percent less likely to own a mobile phone than a man. A study by GSMA, the international association of mobile operators, found that the cost of a mobile phone is still too high for 81 percent of Africa's women in Africa and 74 percent of the Continent's married women have no mobile phone because their husbands forbid it (cf. GSMA, 2012).

Mobile telephony has given rise to significant economic change, particularly in developing countries. For women, whose mobility is restricted as a result of their responsibility for the reproduction realm and have less time than men for gainful employment, mobile telephony brings many advantages. Even in remote areas, it facilitates communication with customers and suppliers, reduces travel costs and time, and allows women to maintain contact with their families when they are travelling. Text messaging services offer weather forecasts and information about the prices of their products, as well as the ability to enquire about the status of roads and transport routes to local or regional markets.

A study revealed that in Bolivia, Egypt, India, and Kenya, 41 percent of the women surveyed were able to increase their income through the use of mobile phones (cf. GSMA, 2010, p. 45). Micro and small female entrepreneurs in particular benefit from the **advantages of mobile banking** when, for example, they are informed about transfers via text messages. According to the GSMA study, 35 per cent of working rural women are willing to reduce other spending to cover the cost of the purchase and maintenance of a mobile phone since they are convinced that having one will increase their chances to earn more money (cf. GSMA, 2010, p. 33). In the framework of GIZ's activities to promote the private sector in rural areas of Cambodia, the proliferation of commercial mobile radio cells has led to the creation of numerous jobs and new income opportunities for women.

The **Internet plays an increasingly important role as an information and communication platform** in employment and the economy on the whole. It provides access to information about the labour market, careers and opportunities, innovation, advisory services, and offers other benefits such as financial services and e-learning courses. For many women, training opportunities are limited due to lack of mobility and the concentration of activities in the household. ICT can help reduce these barriers, even if a personal Internet connection is generally the exception, especially in rural areas in developing countries, and is also prohibitively expensive for many women in urban areas.

Alongside mobile telephony and the Internet, **television** is an important communication channel for raising awareness of women's employment. In Vietnam a TV channel ran advertising for a programme that promoted start-ups by women and there were competitions that solicited public ideas (Box 8). The male partners of the women entrepreneurs were invited to separate events - with the result that some men assumed more responsibility in the household and for child care.

BOX 8

Vietnam Business start-ups – Ideas Competition

The ILO Women's Entrepreneurship Development Programme (ILO WED) is part of the Small Enterprise Development Programme (SEED). The focus of ILO WED's efforts is the promotion of women's employment, especially in entrepreneurship and gender mainstreaming in the private sector development with the various stakeholders. ILO WED cooperates with other international cooperation organisations, national governments, NGOs, trade unions, and other interest associations.

This ILO Irish Aid Partnership Programme „Women's Entrepreneurship Development and Gender Equality“ (2008 to 2011), which evolved from ILO WED, was carried out as part of the Vietnam Decent Work Country Programme to contribute to poverty reduction and job creation through the promotion of gender equality and local economic development. The national co-operation partner was the Vietnamese Chamber of Commerce.

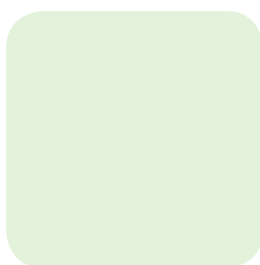
The husbands and partners of micro and small entrepreneurs were invited to participate in training courses and meetings. Among the male participants, this engendered a new awareness of gender equality and the opportunities and benefits that can accrue to both men and women from such measures. The male participants came to understand the importance of income-generating activities and self-help groups for

women, and this contributed to behavioural changes vis-à-vis their spouses and partners. Many husbands have consequently taken on more responsibility for housework and care of their children. The effects of such activities go beyond the direct target group and can also have positive effects on neighbourhood and kinship relations, as well as on community integration processes.

...► Lessons Learnt

In addition to the deployment of various ILO tools to promote equal opportunities in the field of entrepreneurship (cf. ILO WED, 2013a), it is particularly noteworthy that there were ads for the project on a television channel. The spots gave tips and advice on setting up a micro or small company. In addition, a competition for ideas to start a business was broadcasted. Other good-practice approaches geared toward the media that emphasize the importance of and opportunities for women as successful entrepreneurs are fairs and business forums like the „Week for Women Entrepreneurs“, which was conducted as part of the programme in 2008.

An important capacity-development initiative was the compilation of a manual entitled „Managing Small Business Associations“, which included leadership training, management, and gender mainstreaming approaches that contributed to the promotion of associations of small female and male entrepreneurs.



Establishment of financial services with broad access opportunities

Between 31 and 38 percent of MSMEs in developing countries belong to women, but only a small percentage of them have **access to credit or financial services**.

This is due to manifold factors: very few women own property they can use as a guarantee, and women often do not even have their own bank account because cultural norms in some countries restrict the possibility of them having one. Sometimes husbands or partners of female entrepreneurs have an account as a family account (cf. IFC, 2011, p. 3).

In 2012, GIZ convened an **African “Roundtable” - Dialog for financial inclusion**¹² of women at which structural problems that impede women’s access to financial services were discussed (cf. MFW4A, 2012). These include in particular cultural values and norms, customary law, low level of education, precarious

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12 Implemented by the African initiative „Making Finance Work for Africa“, East African Community / EAC, New Faces New Voices and GIZ (on behalf of BMZ) in April 2012 in Arusha, Tanzania. Participants included representatives of African banks, the ILO, IFC, WWB, KfW, and organisations of female African entrepreneurs.

India // Since self-help groups have proven to be creditworthy, the tellers’ windows at banks are now also open to women. Micro-credits serve to foster the economic activities of millions of small-shop owners, small farmers, and landless agricultural workers – both female and male.

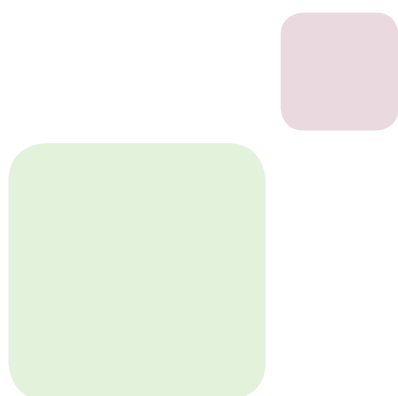


employment, low income, poor health, intra-family conflicts over resources, responsibility for family and household, and a lack of time and mobility. Furthermore, the control of female-managed companies by family members, the lack of political will in relation to gender equality, and the lack of decision-making powers and self-esteem of African women were identified. According to the World Bank, self-employed women worldwide take out fewer bank loans than their male counterparts, whereas more women than men are clients in savings groups, credit associations, and microfinance institutions (MFIs). The **demand for financial services from female micro-entrepreneurs** and micro farmers is inadequately served by the traditional banking system, especially in the informal sector.

Microcredits can often provide a response to these challenges. By encouraging economic activity, **Micro-finance programmes** frequently contribute to poverty reduction. On the other hand, low-income segments of the population use them to finance their children's education and cover unforeseen expenses in cases of illness or death. Such financing modalities can enable women to become self-employed, to invest in their family businesses, and to make the transition from subsistence to formal economy. Thus, they contribute positively to job creation and can help improve the living conditions of micro- and small female entrepreneurs and their families.

The growth of microfinance in recent years has led to primarily poor women now having easier access to loans. In 2007, MFIs had 154.8 million customers, of whom 106.6 million were members of the poorest population segments who were taking a loan for the very first time. Of these, 83.4 per cent were women (cf. World Bank, 2011, p. 226). Promoting **women's access to microfinance services** is a potent instrument of economic empowerment. The process, though, needs to be monitored in situ as to whether the prevailing legal and social framework permits women to take out loans and whether they are even allowed to control any additional income generated. Possible effects of microcredit on empowerment processes have been investigated, for example in Sierra Leone.

In Sierra Leone, the "Microfinance Investment and Technical Assistance Facility" programme, funded by the KfW Development Bank was scrutinised by a research group from the Centre for Advanced Training in Rural Development (SLE) at Berlin's Humboldt University. The focus of the effort was potentials of and barriers to the **development of empowerment processes through microfinance**, and it focused primarily on the self-assessment of the individuals concerned and the changes in their life situations by measuring various empowerment processes. The work has contributed to a better understanding of the relevant interdependencies of the results, and the conclusions demonstrate that microcredits augment the economic empowerment of women by engendering positive changes on the immediate material level.



Access to loans makes the growth of companies possible, with higher income permitting a boost in spending to meet immediate and strategic needs. These effects can, in turn, be reflected in the **growth of self-esteem** and an expansion of the potential for change - both within the company and within the family. However, positive economic effects of microcredit are dependent on the general economic climate. If demand for the particular product or service falls or is subject to seasonal fluctuations, revenue is also reduced - despite the microcredit.

Another research topic relates to mutual assistance between the participants in “**solidarity groups**”, such as those propagated by the founder of the microcredit programme and Nobel Prize winner Muhammad Yunus. In this model, the mutual support and alliance of the members is encouraged, which contributes to the expansion of social skills. These effects were not observed in the groups in Sierra Leone: No group cohesion was achieved because the credit was the only reason for the group’s existence. Moreover, there was no common goal or interest. The women had neither experience with membership in such groups nor with the collective establishment of such organisational forms. According to the research team, the high degree of conflict experienced by the population during Sierra Leone’s civil war was one of the causes for the low level of organisation among women, a factor that impacted the solidarity groups. In this regard, it should be noted here that the MFIs had not provided the female participants with any support or training courses on group-building measures (cf. Humboldt University, 2010).

Since seventy percent of Sierra Leoneans live below the poverty level, the investigators sought to ascertain whether the microcredits had actually contributed to poverty reduction. Seen in the short term, the results were positive, indicating that the microcredits had led directly to increased expenditures on basic needs such as food and clothing. The poverty-reducing effects, however, related only to the participating households. No **positive employment effects**, such as the creation of jobs, were identified. On the contrary, a negative impact was observed in the form of over-indebtedness, which actually forced borrowers to reduce their spending. Dealing with people who had repayment difficulties was considered problematic and the situation created dread among the affected debtors (cf. Humboldt University, 2010).

Assessments of the consequences of microfinance services on women have been varied. The results documented here emphasise the effects on women’s empowerment processes. In many African countries, other approaches, e.g. Savings and Credit Cooperatives, SACCO, were taken; these are geared to the interests of members and distinguished by transparent business policies. The programme described in Box 9 below also developed innovative tools to promote the potential of female entrepreneurs.



BOX 9

Algeria Financial services that comply with Islamic legal concepts

The aim of the GIZ project „Promotion of sustainable economic development in Algeria“ is to improve the prerequisites for greater competitiveness and employment in the MSME sector. The areas of activity include improved access to financial services for MSMEs, especially for enterprises run by women, as well as an enhanced framework for the employment of male and female adolescents in MSMEs. Islamic guidelines related to financial services permit relatively easy access to capital for female and male micro-entrepreneurs in particular.

The project strives for a gender-equitable relationship in the target groups and seeks to compensate for discrimination. The consultations on the framework for MSMEs and the qualification of MSME consultants and service providers are to be carried out in

accordance with the gender-mainstreaming approach. Training for women entrepreneurs and their associations, as well as for female executives, are gender differentiated, as are the measures for improving access to financial services and the promotion of youth employment. Women entrepreneurs and managers' associations are supported in developing improved services and dialogue platforms for their members.

...► Lessons Learnt

One of the project's areas of activity is related to improving access to financial services for MSMEs, especially for businesses run by women. One result of its innovative approach deserves special emphasis here: In the context of a microfinance pilot project, innovative financial services that conform with Islamic teaching are offered. By means of these gender-sensitive financial services, religious and culturally based obstacles that previously forbade women to apply for loans have been overcome.

Women in dependent employment

Some economic sectors are dominated by female workers, as the Bangladesh example shows (Box 10). The number of women in dependent employment is constantly increasing due to increased competitiveness and growing production. However, the mere increase in the female employment rate can only be a sub-goal of a gender-oriented development policy since the jobs created should also be subsumed under the premises of **decent working conditions and remuneration**.

The barriers that prevent women from assuming higher positions and responsibilities in the dependent-employment realm are varied and often grounded in the gender

division of labour, gender-related career choices, and the cultural perceptions of suitability for a particular position. Women in developing countries and rural areas often have lower educational attainment, which prevents them from taking part in in-house training opportunities and career-development programmes. The lack of specific skills and the lack of knowledge of workers' rights contribute to the fact that women are often employed on worse conditions than men and have lower chances of promotion. Non-formal programmes for **teaching soft skills and labour rights** thus constitute a key factor in women's promotion in dependent employment under fair conditions (cf. Von Hagen, 2014 S. 26f.).

BOX 10

Bangladesh Empowerment through sensitisation and further training for dependent-employed women in the textile industry

The textile and clothing industry is a key export sector in Bangladesh and is based on female workers, who make up eighty percent of the three million workers. The sector accounts for nearly eighty percent of the country's exported merchandise. The Bangladeshi textile and clothing industry is under growing pressure to address social problems (working conditions, workers' rights, etc.) and to meet environmental regulations in their production processes.

Wage differences between men and women in the textile and clothing industry in Bangladesh are great: A seamstress earns only seventy percent of the salary of her male counterpart, and a less-qualified woman in this sector can expect only 53 percent of the wages of a man doing similar tasks. Although they represent the majority of workers in the industry, women occupy jobs with less responsibility. They are likely to be affected by job cuts, do not have adequate technical skills, and have no access to initial-training and further-educational opportunities.

GIZ's Promotion of Social and Environmental Standards in the Industry (PSES) programme recognised the importance of giving gender-sensitive support to this sector. The process of analysing the problems highlighted the importance of economic support and

the social and legal empowerment of women. Once the situation has been evaluated and the need for women's economic, social, and legal empowerment has been identified, practice-oriented qualification programmes have been developed. In this framework, a training programme for some 2,000 disadvantaged young people (mostly women) between 18 and 25 years of age has imparted technical skills and life competences with the goal of strengthening their position vis-à-vis employers.

By training female and male group leaders in the areas of labour law, equality, and leadership skills, female textile workers gained access to legal advice in the areas of labour standards, working conditions, and labour and family law. In a final evaluation of the programme, the workers and group leaders reported increased self-esteem and a higher social status. The factory's management reported higher quality work and productivity, as well as reduced absenteeism in the production lines overseen by female supervisors (cf. GIZ, 2010a).

...► Lessons Learnt

The empowerment of women in dependent employment fosters their capacities to act and decision-making abilities, gives them a greater say in work-related affairs, and improves their financial status. Gender-sensitive further training of supervisors in the areas of labour and management skills improves the general working conditions in the company and contributes to fostering decent work.

Besides education and training for women in dependent employment, model **gender-sensitive corporate policies** are means for ensuring high-quality employment for women and equality in the workplace. They are also particularly significant in relation to gender equality in internal promotion opportunities and career development.

In Box 11, models of gender-sensitive enterprise policy are presented that have been initiated by national governments and international organisations. Innovative human-resource and quality-management systems promote the reconciliation of work and family life for both genders as well as equal opportunities in companies.

BOX 11

Certification of gender-sensitive enterprises and organisations

In collaboration with Social Accountability International (SAI), UN Women has introduced the Gender Equity Seal (GES). This involved development of standards and a system for implementing the certification that have been integrated into enterprises' and organisations' current human resources development and management processes. As a result, enterprises have tools and methods to deploy the gender-mainstreaming approach. The programme was launched in Egypt, and several companies have been honoured (cf. SAI, 2013).

In a number of Latin American countries (Argentina, Brazil, Chile, Costa Rica, Mexico, and Uruguay), quality certificates for businesses with gender-sensitive corporate policies have also been introduced via government agencies' initiatives. The focus is a gender-sensitive quality-management system model that contributes to greater gender equality, alongside an innovative personnel management concept that seeks to achieve improvements for all female and male

employees. The topics and measures relate to equal opportunities in the enterprise, personnel policy and development, internal communication and negotiation skills, working atmosphere, risks, workplace health, reconciliation of work and family life, and workplace mobbing and sexual harassment.

With numerous instruments, training and methods, public and private enterprises and institutions are being advised in this process. The United Nations Development Programme (UNDP) Regional Centre for Latin America and the Caribbean supports these processes with a network for exchange of experience and the goal of applying these instruments in other Latin American countries.

...► Lessons Learnt

Particularly when there is manifest political interest, the introduction of gender-specific quality labels can contribute to enhancing women's employment situation in enterprises. To motivate companies to participate and propagate best-practices experience, public competitions and awarding of awards have proven to be effective.

Women as entrepreneurs

Even women who seek to become self-employed are often confronted by gender-specific obstacles. Laws in some countries prohibit them from acquiring land or conducting business without their husband's consent. These disadvantages constrain women and thus negatively affect the entire economy and have consequences for both formal and informal MSMEs.

Women frequently **only work out of economic necessity** to increase (family) incomes; they open their own businesses due to a lack of adequate alternatives. This is especially true for women with low educational levels. Their enterprises are mostly in the informal economy and possess the flexibility to adapt to changing market conditions and requirements. Micro-entrepreneurs work in the production and sales of smaller consumer goods, food, and services both in urban and in rural areas, i.e. directly with end users. This kind of self-employed work is a component of the women's personal survival strategies, allowing them to balance work and family responsibilities. However, it is often characterised by low productivity and incomes.

Self-employed women are usually not in a position to establish clear time demarcations that separate their work, housework, and leisure activities. They often also suffer from unfavourable working conditions, which can negatively affect their health. Non-existent occupational safety provisions pose an additional risk for female small entrepreneurs and their families. Among male small-business owners, commercial activities undertaken in the vicinity of their homes are oriented toward company needs. Among women, their work is

adapted to the **requirements of the housework and family care**, which frequently makes it difficult to draw clear boundaries between their individual areas of responsibility and their everyday work. The latter is thus often interrupted, negatively affecting the quality of products and services.

Business development services (BDS) that focus on female micro-entrepreneurs face the challenge of having to recognize these very specific incentive systems and to develop appropriate services. Coping with the everyday problems they encounter contributes to strengthening self-employed women's self-esteem and consequently constitutes a component of their economic empowerment. When women are able to determine how they use their incomes, manage them independently, and are no longer dependent on their partner's income, this can have a decisive impact on gender relations within the family and society at large.

The **size of an enterprise**, too, is a decisive factor with regard to its profitability, the owners' incomes, wages, and access to credit. The likelihood of an SME to grow is relatively low in developing countries. The reasons for this lie primarily in the legal, political, and administrative frameworks (cf. BMZ, 2013c, p. 9). In addition to these difficulties, which confront female and male entrepreneurs alike, women working in both the formal and informal sectors face additional obstacles. A World Bank study that examined 630 non-registered companies in Burkina Faso, Cameroon, Cape Verde, Côte d'Ivoire, Madagascar, and Mauritius found that enterprises run by women are, on average, smaller than those owned by men (cf. Amin, 2010, p. 1).



Kyrgyzstan// The village shop is a common meeting place for the daily exchange of news.



BOX 12

Afghanistan Promoting female entrepreneurs

With the support of GIZ, the Afghanistan Chamber of Commerce and Industries, ACCI, developed a programme to promote women entrepreneurs in Kabul and in northern Afghanistan. A survey on gender equality, self-employment, and employment in 2013 gave a detailed view of the country's economic development and pointed out gender-based discrimination that makes self-employment difficult for women.

Discriminatory inheritance practices and cultural and religiously motivated restrictions due to traditional views that women are primarily responsible for re-

productive and care work within the family constrain them from participating in social and economic life. These restrictions impede opportunities for women to start a business, take out loans, and to attend MSME-related training. Forty-eight percent of female respondents surveyed by the project said they feel discriminated against in the current economic framework.

Furthermore, there are relatively few facilities available to women in Afghanistan that support them in regard to self-employment – or they know nothing about them due to significant differences between how these opportunities are advertised for men and women. Women are mostly forced to rely on word



Afghanistan// Computers in a women's centre serve as a means of communication and make it easier for women to participate in economic life.

of mouth, whereas men have better access to trade fairs and promotional material. The target markets of the women and men do not differ greatly, although women do business more frequently on the local and regional levels.

Based on this study, in 2013 the programme founded a facility to provide support for women seeking to become self-employed, the Female Entrepreneurs Empowerment Unit (FEEU). The main tasks of the FEEU encompass equal access to ACCI's services, the provision of training opportunities for self-employed women, the establishment of political representation for women at the national and regional levels, and the creation of a national network for self-employed

women intended to promote knowledge exchange and cooperation among its members. The ACCI oversees a network of 65 women from Kabul and Mazar-e-Sharif and offers continuing education courses in the field of business administration. In cooperation with several Afghan banks, further discussions on access will address financial services to improve credit terms, especially for women.

...► **Lessons Learnt**

The greatest visible success achieved by the FEEU in its first year is that 76 percent of the female ACCI members consider their interests being represented. This is an increase of twenty percent compared to an inquiry undertaken when the programme started.

Moreover, the profitability of female-owned enterprises - even with an equal number of workers or employees - is lower than that of male-run businesses. Likewise, wages in female-run businesses are lower (cf. World Bank, 2011, p. 201f.). Compared to male entrepreneurs, women have less access to information on economic-policy conditions, subvention policies, economic-policy legislation, and **Business Development Services (BDS)**. This is the case despite the fact that ensuring qualified, gender-sensitive agricultural advice and access to seeds, fertilizers, and other resources are necessary conditions for efficient, sustainable production and marketing.

A gender analysis in regard to cocoa production in southern Cameroon conducted on behalf of the former GTZ concludes that 72 percent of women versus 53 percent of men had never had contact with agricultural experts. Even the reported "frequent contacts" indicated a significant difference: 11 percent of women versus 25 percent of men (cf. GTZ, 2009c).

Beyond this, the lack of transparency, burdensome bureaucracy, unclear regulations, and corruption during

the processes of **registration and inspection**, as well as at the time of setting tax levels for entrepreneurs represent a major challenge. Here, too, women are often discriminated against: In Uganda it has been reported that 43 percent of female entrepreneurs are harassed by government officials when submitting applications to register their businesses (cf. GTZ, 2009b, p. 63). A study on Ghana by Hampel-Milagrosa, in contrast, reveals no gender differences in treatment by government officials (cf. Hampel-Milagrosa, 2011, p. 90).

An important factor in securing the future and growth prospects of a company is the exchange of information, experience, and innovation. In most cases, women's responsibility for the reproduction realm means they have less time than men for their business activities and are less mobile, which results in them being less well networked than male entrepreneurs and being poorly represented in chambers and associations. The promotion of appropriate **associations and chambers for female micro-entrepreneurs** and the use of modern information technologies could at least partially help to overcome these challenges.

4.3 Improving labour market coordination mechanisms

This central pillar of the integrated approach is related to labour market policy and analysis, job placement, and career guidance. Even women with good educational backgrounds tend to have fewer good career opportunities that offer prospect of advancement. For women, there is, as already described, often a relatively limited choice of occupations that require some type of training. The orientation of young women toward “typically female” occupations can adversely affect their future employment situation. **Career counselling and job placement for women and men** should therefore be selected on the basis of new job-specific models and concepts with a view toward careers in which gender plays no effective role. Vocational guidance for women should be related more strongly to future-oriented,

modern professions. Contemporary media are effective tools to inform and sensitize job facilitators and seekers alike in regard to specific careers and opportunities.

Pilot projects have been developed (see Box 13) that promote the conditions for women’s employment of women in **innovative sunrise industries**.

Box 14 is presented as an example of a comprehensive application of the gender approach that employs innovative elements in a project designed to promote economic empowerment. One component is a **media campaign** designed to raise the appreciation and acceptance of working women. Another is **female mentoring**, through which the development of selected women is promoted. Both are very relevant issues in light of the low participation rate of women in the MENA region’s labour force.

BOX 13

Algeria Pilot project for the promotion of young women in the environmental sector

This is an individual measure sponsored by the Study and Expert Fund in Algeria as part of the GIZ «Sustainable Economic Development» programme. The effort seeks to contribute to improving the prerequisites for young women’s participation in innovative occupations and the foundation of new businesses in the environmental and energy sector in Algeria.

In Algeria, there are still too few innovative and future-oriented professional fields for women. The environmental and energy sectors have neither adequately developed such professional fields nor expressed a clear need for female employees. The opportunities that can arise for young women through access to innovative professions have not yet been recognized. Another deficit is that the staffs of educational institutions are not yet qualified to develop these professional fields.

Based on an assessment of professions that meet the desired criteria and their prospects for the future, an analysis of the contributions and capacities of principal potential career areas was carried out in business and industry. These private sector institutions, especially female-entrepreneur networks and industry and trade associations in Algeria were deeply involved. The results of this endeavour were presented at a national conference in order to produce a regional pilot project in cooperation with government representatives, the companies, and young women.

...► Lessons Learnt

This project sought to involve relevant stakeholders in the process of developing a concept for an initial impetus for the promotion of female employment in an innovative sector based upon an appraisal and analysis. The approach to promoting female employment in a sector that is traditionally male dominated can contribute to the reduction of gender segregation in the labour market.

BOX 14

MENA region Media campaigns on the topics of “women and work” and female mentoring

The aim of the „Economic Integration of Women in the MENA Region” (EconoWin) project is to improve the conditions for the integration of women into the labour force and the economy in general in Egypt, Jordan, Morocco, and Tunisia. The target groups are these countries’ skilled and unskilled women. The four priority areas are changing the awareness and role image of women in working life; consultation about and implementation of gender-sensitive economic and employment policies; economic empowerment of women; and career orientation for skilled and unskilled women.

In close cooperation with civil society organisations in the four countries, national media campaigns on the topic of „women and work” were carried out, films presented, and events organized. Furthermore, nine short films showing the daily life of working women in the four countries were produced for the campaign in cooperation with public and private TV and radio stations. The concept was to stimulate public debate on the appreciation and acceptance of working women. In order to promote gender-sensitive economic and employment policies, consultations were undertaken with ministries on the implementation of labour laws favourable to women and the family. The effort also involved developing examples of best practice from the private sector. In Greater Cairo, collaboration with an industrial park resulted in the establishment of a job centre with a special focus on gender and the needs of young people.

Cooperation with universities and training centres seeks to support young women in entering the labour market, and toward this end, a female mentoring system was set up at a Moroccan and an Egyptian

university. In Jordan, the training of young, poorly qualified women – for example, as cooks or in service jobs – was supported in order to facilitate their transfer into the hotel industry and catering. Good practical experience is to be analysed so as to encourage the use of these approaches in other countries. An agreement of cooperation was signed with the German travel firm TUI on the promotion of women in Tunisia’s tourism sector.

...► Lessons Learnt

The project works on several levels and with various approaches. Innovative tools such as Open Space and transnational film and media campaigns enable broad participation that goes far beyond the direct target groups through use of both the new media and in-class lectures. This makes it possible to initiate learning process and engender capacity development among the various actors, which contributes to sustainable development and is commensurate with the complexity of the subject. An example is the creation of a pool of GSVCA trainers with specially trained female and male trainers.

This systemic approach to promoting women’s economic integration in the region may serve as a model for projects and programmes whose goal is to contribute to gender equality. One of the project’s explicit and central approaches is to produce a change in awareness about the potential role of women in the region’s economy and labour market. In order to influence such basic social changes in gender relations, male and female opinion leaders from politics, business, media, and science, as well as cultural and religious authorities, need to be involved in the processes. The evaluations of these experiences should lead to further research and questions that may be of significance for development cooperation beyond the project itself.

4.4 The framework of economic policy

Economic and employment policies directly shape the **labour market framework**, which renders them highly relevant in all realms of the integrated approach to promoting employment. “A comprehensive employment-oriented economic policy is not confined to labour market policy. Rather, it encompasses all aspects of economic and social policies that have a direct and indirect impact on a country’s employment levels and must therefore be devised to support the employment objectives effectively. Not only do a country’s legal, financial, and tax systems have a direct impact on employment; its commercial, industrial, agricultural, and fiscal policies have similar effects” (cf. GIZ, 2010b, p. 96).

Since the 2000 UN Millennium Summit and development policy’s orientation toward the Millennium Development Goals, most¹³ developing and emerging countries have developed specific **Poverty Reduction Strategy Papers, PRSPs** - if only to continue having access to credit from the International Development Association (IDA) and International Monetary Fund (IMF). Anchoring tangible gender-equality objectives and gender mainstreaming in these PRSPs and the national sector strategies based upon them can contribute significantly to improving the framework for women’s employment.

Another approach to addressing gender issues at the policy level is gender budgeting, a method of gender mainstreaming adopted, for example, throughout the Kenyan government’s national budgeting process. A handbook compiled by GTZ in 2006 supported the process (see Schneider, 2006).

Furthermore, in many countries, **national employment strategies** have been worked out independently or jointly with the ILO’s Decent Work Country Programmes (DWCP). These country programmes embed decent work as a cross-cutting issue in national development strategies. The ILO toolbox for gender mainstreaming in the field of employment (ILO, 2010) takes up the fact that employment barriers often have greatly differing affects on women and men and shows how problems and the policies designed to solve them can be analysed using a gender-sensitive methodology. An example of such an effort is the Jordanian National Employment Strategy. The “National Employment Strategy 2011-2020” discusses in detail the various factors that contribute to constraints on women’s employment or prevent them from finding work at all. It then goes on to propose practical solutions such as expanded childcare, one of a variety of measures that can lead to the realisation of such objectives. Public-private dialogue formats that include NGOs are approaches that have frequently been employed with success.

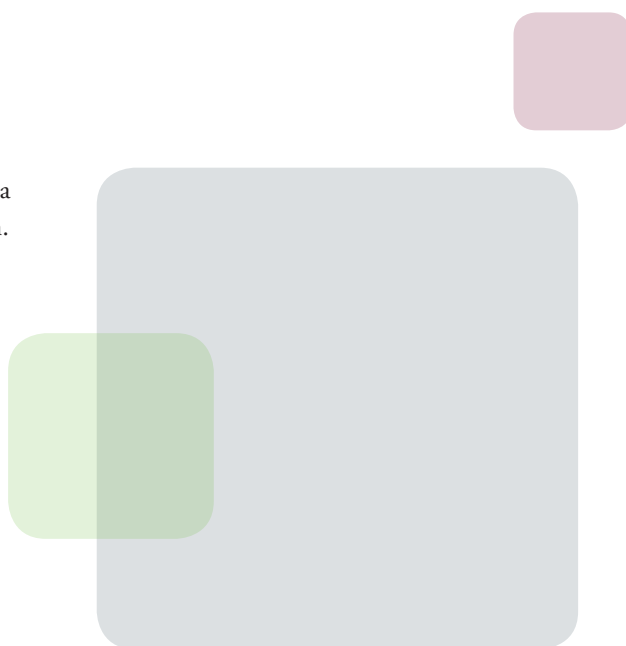
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13 By 2014, 127 full and 59 provisional PRSPs had been submitted to the IMF. It should be noted that some countries delivered documents in both categories.

In addition to interventions that explicitly promote employment, innumerable activities in a wide variety of areas can affect women's employment situation. Some typical ones that contribute to the promotion of productive and decent employment for women are referred to in the following.

Promoting legal security and a statutory framework that facilitate equal opportunity and women's economic participation are of pivotal importance. Laws that stipulate equal pay for men and women based on the concept of "equal pay for equal work" account for a small - but very important - part of the regulations relevant to employment policy. These include, for example, access to education, jobs, land, and financial resources. In many emerging and developing countries, women are still discriminated against in property and inheritance rights. A condition for improvement in this area is that women be recognized as legal entities in society.

Cultivating the **reconciliation of work and family life** for both women and men is decisive in promoting women's employment. Providing and promoting adequate child care for working mothers and fathers is of particular importance. Childcare helps fathers and mothers attain greater workplace flexibility. In most cases, the public sector has to initiate appropriate processes and to invest in an adequate, high-quality, and affordable childcare. Ideally, childcare - even that offered in the private sector to a firm's own employees, which may be subsidized by the state - must explicitly be offered as a service to both fathers and mothers. More readily available childcare also has an important employment effect on a labour-intensive social field since it creates a demand for qualified women to attend to the children.

The **battle against gender-based violence** plays a crucial role in this context. Violence against women is a serious violation of human rights, an overarching social problem, and one of the greatest obstacles to gender equality. The phenomenon is complex and takes place in all areas of life. In DC, combatting violence against women has so far focused largely on cooperation with government agencies and civil society. Violence affects the mental and physical health of those subjected to it both at home and on the job. The consequences are business and economic losses and high costs for the private sector. According to ILO estimates, stress and violence-related absenteeism causes losses of up to 3.5 percent of gross domestic product (cf. GIZ, 2011b, p. 11). Development cooperation should therefore intensify its cooperation with the private sector on this issue. The value for enterprises not only relates to the economic level, a better working environment, and the integrity of both the female and male staff members but also on the organisation's overall social responsibility in the sense of Corporate Social Responsibility (CSR).



Box 15 describes how the *ComVoMujer* project, in coordination with government agencies, enterprises, and universities in Peru, Ecuador, Bolivia, and Paraguay, is working to improve both the general and intra-organisational framework to end workplace violence.

Fragile and conflict-ridden countries are particularly affected by gender-based violence. In crisis and post-conflict states, women are not only often victims of sexual violence in war; they are also forced to increase their efforts

to support their families when male family members are dead, ill, or no longer present in the household. The targeted promotion of women's employment and incomes can contribute to economic and social stabilisation.

Given the traumatic violence suffered by large sections of the population, in addition to income-generating activities, it is also necessary to deploy targeted measures that give both female and male participants the possibility to come to terms with their experiences

BOX 15

Latin America Violence Against Women and Corporate Social Responsibility

The goal of GIZ's regional programme entitled „Combatting violence against women in Latin America“ (*ComVoMujer*) is to contribute to improving cooperation between public, non-governmental, and private-sector actors to fight gender-based violence. One of the programme's four intervention areas is promoting a corporate culture to combat violence in selected companies.

To achieve this, in the context of Corporate Social Responsibility (CSR), GIZ is working with enterprises in the partner countries Peru, Ecuador, Bolivia, and Paraguay on reducing violence against women and this effort's implications for the firm. Violence against women is a global problem that gives rise to significant social and economic costs. Thus GIZ supports the private sector in strengthening the women concerned, i.e. the enterprise's female employees, and in the process of taking operational steps toward prevention and awareness. For example, in 2012 the

Peruvian Ministry of Women and Vulnerable Populations created the „Empresa Segura“ (Safe Enterprise) quality label as part of its corporate violence-prevention efforts.

...► Lessons Learnt

In the context of the GIZ regional programme, a Peruvian university undertook a study on violence against women in the country and the resulting costs for enterprises. According to the study, Peru “loses” seventy million workdays annually due to violence against women. This corresponds to US\$ 6.744 billion or 3.7 percent of GDP (cf. Vara Horna, 2012, p. 4). The total private-sector loss – in terms of absenteeism, sick leave and illness, lower productivity, and high staff turnover – is probably even greater despite the fact that prevention is a key issue today. A 2004 study in Colombia showed that in 2003, the government spent more than 73 million euros to prevent violence against women, to recognize gender-based violence, and to support the survivors. This corresponds to 0.6 percent of the national budget (cf. Morrison et al., 2004, p. 12).

and to gain the required degree of personal security and stability to serve as a basis for entrepreneurial activity. In many cases, NGOs engage in efforts for women and girls who have been victims of sexual violence in war and crisis zones, supporting the women with psychosocial counselling, trauma work, health counselling, and legal assistance. National organisations, networks, and associations are promoted through self-help projects that offer women assistance in re-integrating into the labour force.

For example, by promoting small cooperatives for women, the NGO Medica Mondiale, contributed to Kosovan war widows again being able to generate their own incomes and thus gaining independence and self-confidence (see Box 16).

BOX 16

Kosovo Agricultural development project for war widows

Since 2004, the German organisation Medica Mondiale has supported rural women in Kosovo. The project has two employment-related components: promoting women's cooperatives for sustainable livelihoods and providing training and consultation for a farmers' association in the areas of conflict management and leadership skills. In addition, following their traumatic experiences, the women's rehabilitation is supported via psychosocial counselling.

Kosovo is still scarred by the effects of the war that ended in 1999, and women and girls are particularly affected by the sexual violence that occurred during the conflict. It is therefore not only necessary to promote women's entrepreneurial skills and support them in the establishment of cooperatives, but also to employ a comprehensive approach that includes psychosocial counselling to lay the foundations of female entrepreneurial activity.

About eighty percent of the women supported are war widows whose possible courses of action are severely limited by traditional customary law. For example, they are not allowed to remarry or lead an independent life. *Medica Mondiale* has supported agricultural

self-help groups in building their own business, and some of the many women who lost everything in the war are now earning their own incomes for the first time (cf. Medica Kosova, 2009, p. 26).

The women have set up small cooperatives and share tractors and implements – a novelty for Kosovo's traditional rural area. Together they defy the traditional role models and constraints and take their lives into their own hands. The women are supported if there is a conflict with male family members or in court (cf. Medica Mondiale, 2013).

...► Lessons Learnt

Even – or especially – in (post-) conflict countries, the improvement of the framework for gender equality and promoting entrepreneurship are of central importance to making improvements in the living conditions of the population and social stabilisation. A comprehensive empowerment process that comprises efforts to help dissipate the war trauma of those affected and build trust and solidarity, can form the basis for income-generating activities and support the growth of formal and informal networks and interest groups. Another notable approach of the project is its support of women engaging in activities contrary to their traditional role, which also contributes to overcoming occupational segregation.

5 Recommendations for the employment promotion of women

► The core issues related to the employment of women presented in Chapter 3 have a negative effect on women's personal and economic development, lead to societies failing to benefit from an important human resource, and impede economic growth and sustainable development. Traditional roles and values, institutional and legal obstacles, and the concomitant labour market segregation hinder women's participation in formal economic life. As a result, women are more likely to be employed in informal and less productive sectors than men - and to suffer more from in-work poverty.

Gender-sensitive employment promotion should, therefore, adopt these core issues as its policy's point of departure. With its systemic methods, the integrated approach to employment promotion offers the possibility to address the various levels and dimensions of gender discrimination and to develop potentials for change.

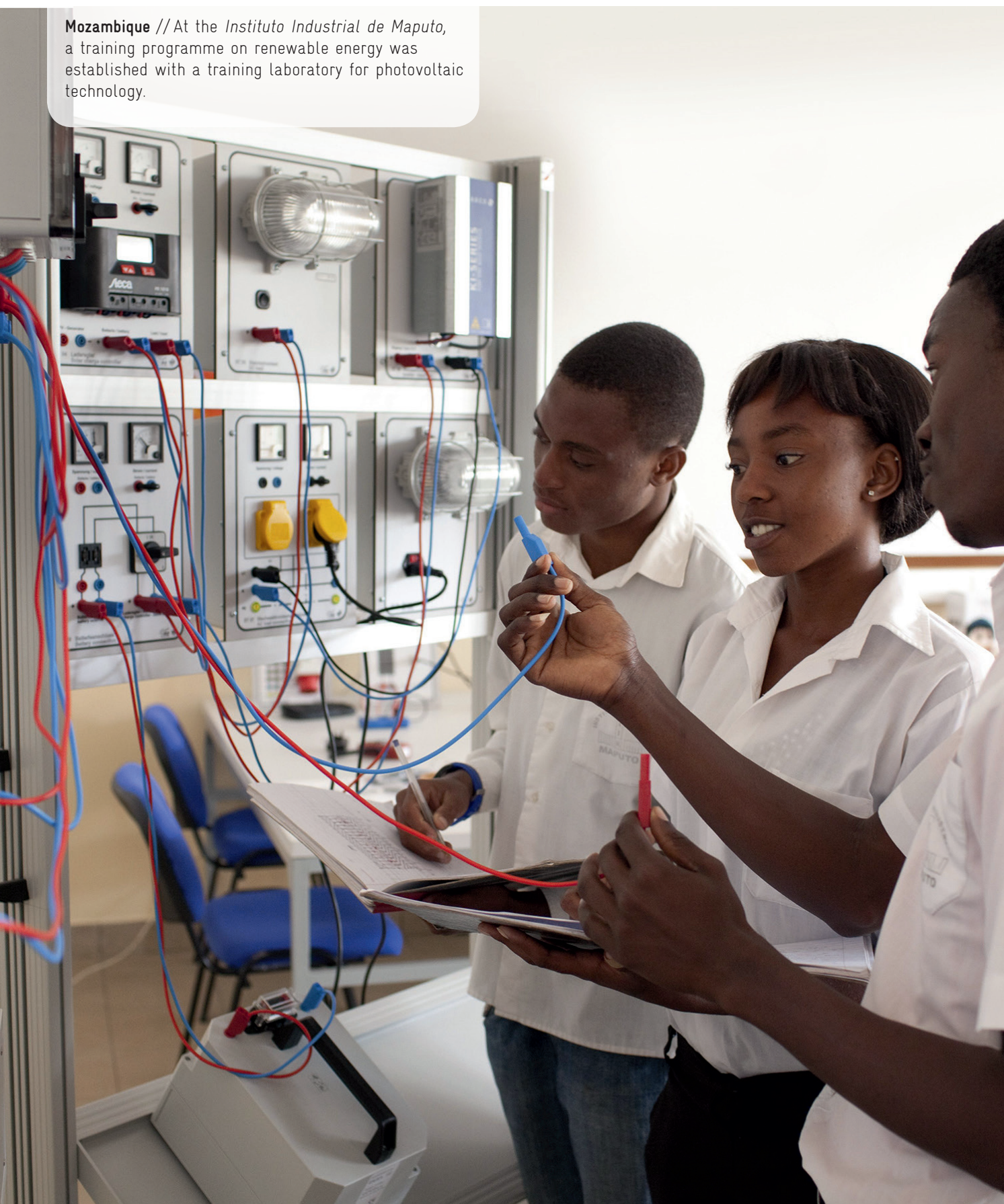
If DC projects seek to contribute to greater gender equality in employment promotion, they face the challenge of having to analyse the respective conditions at the micro, meso, and macro levels, as well as the positions and interests of the various stakeholders (gender analysis), in order to avoid unintended consequences that contribute to cementing extant gender relations. Based upon gender analysis, DC projects should develop systematic policy approaches to gender-equitable employment promotion that strive to achieve comprehensive effects.

Initial vocational training and further education for women

In GIZ's partner countries, gender-equality deficits exist in education and training that result in an urgent need for action in order for these efforts to lay the foundations for sustainable and qualitative labour-force participation. DC-VET projects should be gender-specifically oriented and the **gender analyses** undertaken during the planning can likewise help extend the range of women's vocational training.

In order to help overcome the gender segregation of the labour market, it is also necessary to promote the integration of women in classically male-dominated occupations. There are **innovative sectors (e.g. ICT)** and growth sectors that **also hold significant employment potential for women**, and they should be the focus of training and employment promotion. However, the fact that many young women in developing countries and emerging economies reject careers in what are considered typical male realms should not be ignored. Accordingly, when international cooperation promotes vocational training and employment, these **interests and needs of women and girls** have to be adequately taken into general consideration to help ensure that sufficient numbers of training programmes are available. Employment should be made possible in decent conditions and in compliance with prevailing international norms such as the ILO labour standards.

Mozambique // At the *Instituto Industrial de Maputo*, a training programme on renewable energy was established with a training laboratory for photovoltaic technology.





Even when women participate in vocational training, they are more frequently bound to their homes than men because of their responsibility for domestic and family work or taking care of family members. As a result, they **are less mobile and have less time** to participate in formal or non-formal initial training and further education, which gives rise to a need for the development and implementation of appropriately adapted and gender-sensitive models of vocational training. Women's participation in **e-learning courses** should be promoted more intensively, including low or no-cost courses. Training of VET trainers is necessary for the development of gender expertise.

Projects for women's employment promotion should also develop and distribute specific publications such as **manuals, fact sheets, training materials, and toolkits**¹⁴ on the implementation of the gender-mainstreaming approach. Experience with modular education programmes has shown that women participate in them more readily. Furthermore, experience with entrepreneurship education in schools demonstrates that this approach leads to the early acquisition of skills and knowledge that are a meaningful preparation for all forms of employment. Gender-sensitive entrepreneurship education should respond to the specific challenges and opportunities of women's employment.

In order to acquire better understanding of working women's situation - and possibly to reduce resistance of their male or female relatives - it is important for the latter to participate in the **development of their female partners**. Experience has shown that involving partners or other family members by means of information sessions or, where appropriate, education and training programmes especially conducted for them has

a very positive effect and creates better understanding of the women's situation and the importance of female employment for the family. Other positive effects could be the reduction of the men's perceptions of rivalry and an increase in their willingness to share responsibility for the family, household, and childcare.

Women's participation in a competitive private sector

Measures that promote the private sector are required at the macro, meso, and micro levels to work toward changes in the framework conditions that make equal participation possible for women. This relates primarily to regulations that formalise enterprises, as well as to access to business-development and extension services. In the realm of value-chain promotion, the gender-sensitive value-creation approach should be employed. In private-sector development projects, the "ILO WED Tools for Women's Entrepreneurship Development" (cf. ILO WED, 2013a) can be used during the planning and implementation of gender analyses and the development of gender strategies.

Through microcredits and savings-and-credit cooperatives, **microfinance programmes** can also make access to credit and other financial services available to poorer population groups and especially women and contribute to poverty reduction and better female economic participation. Experience with these programmes has been controversial, particularly in regard to their long-term employment and poverty-reduction impacts. Regardless of the type of financial services, women in many countries are at a disadvantage because of legal provisions that govern access to these facilities. Moreover, women frequently have a specific need for **basic financial liter-**

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14 Cf. the GIZ toolbox „Promoting equal participation in sustainable economic development“ (GIZ 2015); an overview of the tools is presented on page 66/67.

acy training that can be applied when making financial decisions. Women's equal access to financial services should also be promoted more intensively through, for example, legal and legislative reforms and the development of gender-sensitive financial products. Female-oriented courses on basic financial literacy that specifically address women's needs and interests can also be designed and offered.

Promoting **quality labels for gender-sensitive corporate policy and culture** is a measure that also addresses women in dependent-work situations. Quality labels should be encouraged that recognise model family-friendly enterprises, organisations, and institutions and which regard - and support through targeted measures - childcare and support as a shared responsibility of men, women, and society as a whole. Enterprises can also be honoured with a quality seal for their commitment to the prevention of violence and discrimination against women, for improving women's employment situation, and for promoting female career opportunities.

ICT approaches can also prove to have substantial effects on employment. If the technical conditions are met, open service centres can provide women with affordable Internet access. Depending on the socio-cultural situation, this could also be offered in "protected areas" that are accessible only for women. Given the fact that the use of mobile phones contributes to increasing the incomes of micro and small female entrepreneurs and farmers, in the context of DC measures, it is suggested to monitor the distribution of mobile phones amongst women and, if necessary, to support the installation of appropriate mobile communication cells. This can also be done in cooperation with enterprises in the mobile-communications industry.

Gender-sensitive decision-making mechanisms in the labour market

Gender-sensitive career and academic counselling and job placement should take the divergent interests, needs and socio-cultural backgrounds of women and men into account. Furthermore, there should be an effort to orient career counselling and job placement for women toward new vocation-specific models and concepts with a view to non-gender-dependent career choice. Women-specific and gender-sensitive employment agencies should be promoted in the job centres of government institutions, ministries, and BDS.

Mentoring measures can provide effective support for young women transitioning to employment. There are various mentoring models, each of which has different goals. Mentoring should relate primarily to the general mediation of experience and expertise and foster exchanges about them. In sectors in which women have so far been poorly represented, cross-industry cross-mentoring can also be useful. Mentoring can also be carried out at other levels. For example, female micro-entrepreneurs can be given advice by economics male and female students in the preparation of business plans and market studies, or they can receive suitable coaching over a certain period.

Measures whose goal is to contribute to a **change in awareness on gender role models** by means of various instruments and approaches are particularly relevant. This can be achieved at all levels and in all areas in the form of media campaigns and the issuing of country-specific publications, factsheets, manuals, and training materials, as well as through sensitisation in the form of training courses, public debates and meetings, and



workshops. Besides specific target groups at various levels, such activities should also address male and female opinion leaders, including politicians and journalists, individuals from the realm of culture, and representatives of ethnic groups - and possibly also religious authorities.

The **deployment of modern media** has proven to be an effective tool for providing information to women and raising their awareness about sustainable careers. Effective examples include Internet platforms oriented toward girls and young women and the broadcasting of radio and television programmes that present positive experiences of women who are employed, successful entrepreneurs and executives. The development of media campaigns, films and radio spots that emphasise the importance of women's employment for a country's economic and social development (win-win approach) can help break down gender roles in society. Another approach involves campaigns based on the Girls' Days model.

Women's membership in **networks and interest groups** is another tool for strengthening their economic participation. Promoting vocational and professional networks, interest groups and female workers' organisations can contribute to the exchange of experiences, knowledge and information and facilitate the acquisition of vocational competences.

Promoting gender-sensitive framework conditions

As explained in Chapter 2, individual measures in an element of the integrated approach demonstrate little effect when constraints to development that exist in another element are ignored and not properly addressed. Improving the framework for women's integration into the economy and employment requires fundamental change processes and a shift in social consciousness that involves all relevant actors in the society.

Therefore, for measures in the areas of economic and employment policy consultation, it helps to anchor gender equality and the **active promotion of women in the labour market as a cross-cutting issue** in strategy papers to reduce poverty, in national employment strategies and in Decent Work Country Programmes. Only an in-depth analysis of the gender barriers to employment renders it possible to formulate and implement policies for the specific promotion of women's employment possible.

Beyond this, policymakers have to be advised about the improvements of the framework conditions in various areas to contribute directly to bettering women's employment situation. Particularly worth mentioning here is the promotion of a **legal system** in which women and men are equal de jure as well as de facto. This relates to the principle of **equal pay for equal work** as well as **equal access to education, work, land and financial resources**. Measures that seek to achieve **reconciliation of work and family life**, especially in regard to childcare for working women and men need to be furthered. To promote long-term changes in gender-based division of labour, the model of active fatherhood and shared responsibility for household work and caregiving should be promoted in the media, institutions and establishments.

Finally, there needs to be a consistent **course of action against gender-based violence**, particularly in the workplace and on the way to work. Besides prevention and support of female workers who have been victims of violence, this includes the promotion of a social dialogue on workplace and domestic violence.

Conclusions

In addition to the approaches and concrete measures offered as examples in this study, countless other starting points for gender-sensitive improvement of economic and employment policy frameworks or context-specific promotion of women's employment in selected regions or sectors are conceivable, depending on the particular country and project context. Early undertaking of a gender analysis and intensive exchange with relevant international - and especially regional - female and male experts are pivotal for the development of approaches that are appropriate for the situation. Also the findings of the gender analysis have to be taken explicitly into consideration as the project continues. Any progress made in relationship to it needs to be measured and documented in the project reports.

Another selection of appropriate tools and practical examples is made available to interested practitioners in the **GIZ toolbox** "Promoting equal participation in sustainable economic development" (GIZ 2015). It presents a variety of approaches and learning experiences in all areas of sustainable economic development, each on two pages, and should thus contribute to stronger consideration of gender factors in technical cooperation projects. An overview of the tools is presented on the following pages.



FIGURE 7

GIZ-Toolbox "Promoting equal participation in sustainable economic development"





Financial systems development

- ▶ Developing gender-sensitive financial literacy programmes
- ▶ Design of gender-sensitive financial products and services
- ▶ Gender-sensitive (micro) insurance
- ▶ Financial linkage – building bridges between women's savings groups and formal institutions using new approaches and innovative models
- ▶ Deploying women as bank agents for branchless banking systems to increase outreach to underserved areas



Private sector development and economic policies

- ▶ Gender-responsive public financial management and budgeting
- ▶ Gender-sensitive macroeconomic models and policies
- ▶ Gender-sensitive value chain analysis and development
- ▶ Gender diversity management/gender-sensitive human resource management
- ▶ Promoting women's entrepreneurship
- ▶ Raising women's awareness of their rights at work
- ▶ Supporting women's business associations



TVET and labour markets

- ▶ Gender-sensitive employment and labour market analysis
- ▶ Gender-sensitive analysis of TVET systems
- ▶ Gender-sensitive curriculum development
- ▶ Gender-sensitive career guidance and placement services
- ▶ Qualifying women as teachers, trainers and managerial staff
- ▶ Non-formal training services for women



Overcoming gender-based segmentation

- ▶ Breaking down stereotypes through media campaigns
- ▶ Mentoring of women by women
- ▶ Girls' Days and Boys' Days



Promoting equality in politics and institutions

- ▶ Gender-responsive public procurement
- ▶ Gender audits
- ▶ Investing in infrastructure that is of specific relevance for women
- ▶ Increasing the gender-competence of institutions

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